

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
DOVER LIMITED,

Plaintiff,

vs.

ALAIN ASSEMI, et al.,

Defendants.

08-CV-1337 (LTS)(JCF)

**AFFIRMATION IN SUPPORT
OF DEFAULT**

-----X
ALAIN ASSEMI,

Counter-Claim Plaintiff,

vs.

DOVER LIMITED,

Counter-Claim Defendant.

-----X
I, Thomas M. Mullaney, attorney for Plaintiff Dover Limited ("Dover"), in good standing in the State of New York and admitted to practice before this Court, affirm on July 15, 2008 that:

1. Attached as Exhibit A are true and correct copies of Mansell Capital Partners, LLC ("Mansell") statements for its account at Bank of America for the period October 1, 2003 through January 1, 2005, as produced by Defendants Hartsfield Capital Securities, John H. Banzhaf and Delbert D. Reichardt ("HCS Defendants"), numbered pages 1-47.

2. These statements show that Mansell did not make one investment in short-term bank or corporate notes.

3. Mansell did, however, distribute significant sums to various co-defendants. By wire, Mansell sent Defendant Assemi \$386,948 (\$184,620 of which went to his so-called hedge fund, Seaforth Meridian – see Answer and Counterclaim of Defendant Assemi, Docket # 6), sent Hartsfield Capital Group \$451,220, sent Defendant Thomas Begley and Thomas Begley Associates \$139,980 (\$15,000 of that was sent to a Tracey Begley).

4. Mansell also wired \$11,070.47 to an entity called Leather World.

5. Attached as Exhibit B is a “Transaction Register” produced by the HCS Defendants, numbered pages 48-78, that corresponds with the Mansell Bank Statements of Exhibit A. This Transaction Register shows the payee of checks issued from the Mansell Account.

6. No short-term bank or corporate notes appear to have been purchased by Mansell with a check.

7. Defendant Reichardt paid himself \$91,540 by check according to the Transaction Register. Defendant Banzhaf received \$85,526.78. Defendant Begley received \$83,913.85 (\$12,000 of that paid on his behalf to Chase Auto Finance), making the total he received from Mansell \$223,893.85. An entity called Begley, Banzhaf, Reichardt LLC received two checks totaling \$100,000.00. Hartsfield Capital Group received \$79,936.95 by check, making the total that it received from Mansell \$531,156.95.

8. Mansell also made a variety of personal consumer purchases by check according to its own records. Sound Design, Inc. received three checks totaling \$80,025.88 from Mansell. Leather World received \$6,658.59, Leather Creation received \$4,416.00, Fitness Resources received \$2,500.00, and T-Mobile received \$3,564.46.

9. A copy of a Unanimous Resolution of the Shareholders and Officers of Mansell Capital Partners, LLC ("Mansell Resolution"), dated July 14, 2003 is attached as Ex. C.

10. The Mansell Resolution identifies Defendants Lovett and Begley as Mansell's President and Secretary, respectively. It also resolves to invest funds through a Mr. Gordon Mascarenhas as "Advisor and Administrator."

11. Mr. Mascarenhas' name does not appear as a recipient of any funds from Mansell, either by wire or check.

12. In my review of Dover's documents I did not see any mention by any of the Defendants that Dover's funds would be sent to this individual, nor that its funds would be "administered" outside of the United States. In fact, no defendant mentioned Mr. Mascarenhas until 2005, when Defendant Begley revealed that Dover's money had not been invested in AA-rated securities, but instead had been expatriated.

13. Mr. Begley, in contrast to a sworn affidavit recently submitted to this Court, lived in the New York City area from at least December 19, 2003. Bank account statements produced by JP Morgan Chase Bank and Citibank, N.A. pursuant to subpoena show Thomas O. Begley living at 468 N. Spur Drive, Bay Shore, NY 11706-3432.

14. In fact, on February 11 and October 26, 2004, Defendant Banzhaf wired \$21,980.00 and \$10,000 respectively to Defendant Begley's New York bank accounts. A true and correct copy of the account statements of Thomas O. Begley produced by JP Morgan Chase Bank and Citibank, N.A. is attached as Exhibit D.

15. Given the fact that Defendant Begley lived in New York during 2004-2005, and that he was an officer and director of Mansell, which had at most three other "employees", it is accurate to say that Mansell itself operated from New York State.

16. Defendant Assemi likewise maintained a New York bank account to which Mansell wired significant funds. Defendant Assemi maintained an account at Sterling National Bank, at 650 Fifth Avenue, New York, NY 10019-6108. A true and correct copy of Defendant Assemi's Sterling National Bank account statements is attached as Exhibit E.

17. Thus, Mansell improperly directed Dover's funds to New York accounts on repeated occasions, and never invested Dover's funds as was promised. Instead, the Mansell account served as the piggy bank of the individual co-defendants.



THOMAS M. MULLANEY

Exhibit A

Bank of America

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

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Page 1 of 3
Account Number: 0032 6076 6268
EO P OC Enclosures 9 48
Statement Period
10/01/03 through 10/31/03 0025737

00011014 2 AV 0.503 07 01172 001 SCH999 I1 3
MANSELL CAPITAL PARTNERS, LLC
3775 MANSELL RD
ALPHARETTA GA 30022-8247

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	716,027.00	Average	10-30	
Total Deposit Account Balance					\$716,027.00

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	10/01/03 through 10/31/03	Statement Beginning Balance	6,544,631.00 ✓
Number of Deposits/Credits	2	Amount of Deposits/Credits	601,726.00
Number of Withdrawals/Debits	25	Amount of Withdrawals/Debits	7,093,521.77
Number of Deposited Items	0	Statement Ending Balance	46,535.23 ✓
Number of Enclosures	9	Average Ledger Balance	506,411.01
Number of Days in Cycle	31	Service Charge	0.00

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Bank of America

MANSELL CAPITAL PARTNERS, LLC

Page 2 of 3
 Account Number: 0032 6076 6268
 EO P OC Enclosures 9 48
 Statement Period
 10/01/03 through 10/31/03 0025738

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
10/03	312,738.00	Wire Type:Wire IN Date: 100303 Time:1448 Et Trn:031003027793 Fdref/Seq:5954900276Fs/003342 Orig:Argyle International Inc Snd Bk:Jpmorgan Chas E Bank ID:021000021 Pmt Det:Swf Of 03/10/03	903710030027793
10/16	288,988.00	Wire Type:Wire IN Date: 101603 Time:1117 Et Trn:031016011659 Fdref/Seq:8907300239Fs/001733 Orig:Argyle International Inc Snd Bk:Jpmorgan Chas E Bank ID:021000021 Pmt Det:Swf Of 03/10/16	903710160011659

Withdrawals and Debits**Checks**

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1002	3,400.00	10/07	813000800195449	1008	7,000.00	10/24	813000600144381
1003	534.00	10/07	813000400750876	1009	5,000.00	10/17	813000500914391
1004	34,449.77	10/17	813000200408537	1010	2,045.00	10/17	813000900169903
1006 *	5,000.00	10/21	813000700392849	1011	945.00	10/17	813001901489399
1007	5,000.00	10/17	813000600969990				

* Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
10/01	6,768.00	Wire Type:Wire Out Date:100103 Time:0952 Et Trn:031001009310 Fdref/Seq:031001009310/000154 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Pmt Det:01031001000253Nn	903710010009310
10/01	20.00	Wire Transfer Fee	903710010024124
10/03	3,500,000.00	Wire Type:Intl Out Date:100303 Time:0902 Et Trn:031003005713 Related Ref:01031003000010Nn Bnf:William B Kerr Trust Accou ID:4002747 Bnf Bk:R Oyal Bank Of Canada ID:Royccat2 Pmt Det:Bank 003 T Ransit 03502	903710030005713
10/03	3,000,000.00	Wire Type:Intl Out Date:100303 Time:0901 Et Trn:031003005667 Related Ref:01031003000002Nn Bnf:William B Kerr Trust Accou ID:4002747 Bnf Bk:R Oyal Bank Of Canada ID:Royccat2 Pmt Det:Bank 003 T Ransit 03502	903710030005667
10/03	45.00	Wire Transfer Fee	903710030020540
10/03	45.00	Wire Transfer Fee	903710030020547
10/06	300,000.00	Wire Type:Intl Out Date:100603 Time:1304 Et Trn:031006019013 Related Ref:01031006002093Nn Bnf:William B Kerr Trust Accou ID:4002747 Bnf Bk:R Oyal Bank Of Canada ID:Royccat2 Pmt Det:Bank 003 T Ransit 03502	903710060019013
10/06	45.00	Wire Transfer Fee	903710060020686

Bank of America

MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EO P 0C Enclosures 9 48
 Statement Period
 10/01/03 through 10/31/03 0025739

Withdrawals and Debits - Continued**Other Debits**

Date Posted	Amount	Description	Bank Reference
10/17	127,480.00	Wire Type: Intl Out Date: 101703 Time: 1716 Et Trn: 031017037680 Related Ref: 01031017000621Nn Bnf: Dover Limited ID: 100829 Bnf Bk: Ing Asia Privat E Bank L ID: Ingpsgsg Pmt Det: /Rec/Swift Address Ch As US33/400- //93 8820	903710170037680
10/17	59,980.00	Wire Type: Wire Out Date: 101703 Time: 1714 Et Trn: 031017037624 Fdref/Seq: 031017037624/000721 Bnf: Belsize Llc ID: 7915473487 Bnf Bk: Commerce Bank , National ID: 026013673 Pmt Det: 01031017000572Nn	903710170037624
10/17	26,680.00	Wire Type: Wire Out Date: 101703 Time: 1717 Et Trn: 031017037737 Fdref/Seq: 031017037737/000723 Bnf: Alain Assemi ID: 3821165340 Bnf Bk: Sterling Nat lional Bank ID: 026007773 Pmt Det: 01031017000417Nn	903710170037737
10/17	15,280.00	Wire Type: Wire Out Date: 101703 Time: 1713 Et Trn: 031017037507 Fdref/Seq: 031017037507/000719 Bnf: Omnibus Llc ID: 0404048019 Bnf Bk: Wells Fargo B Ank Nevada ID: 321270742 Pmt Det: 01031017000396Nn	903710170037507
10/17	45.00	Wire Transfer Fee	903710170022579
10/17	20.00	Wire Transfer Fee	903710170022565
10/17	20.00	Wire Transfer Fee	903710170022571
10/17	20.00	Wire Transfer Fee	903710170022581

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
10/01	6,537,843.00	10/07	46,512.00	10/21	53,535.23
10/03	350,491.00	10/16	335,500.00	10/24	46,535.23
10/06	50,446.00	10/17	58,535.23		

Message Center

On 11/17/03, Bank of America will introduce a new wire transfer system. This account will utilize a single ABA # (0260-0959-3) for all incoming and outgoing wires. It will not affect your ACH transactions or the ABA # that currently appears on your checks and deposit tickets.

Page 1 of 2
Account Number: 0032 6076 6268
EO P 0C Enclosures 0 48
Statement Period
11/01/03 through 11/30/03 0003041

00001634 1 AV 0.278 04 29172 001 SCH999 I12
MANSELL CAPITAL PARTNERS, LLC
3775 MANSELL RD
ALPHARETTA GA 30022-8247

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	46,535.23	Average	11-27	
Total Deposit Account Balance					\$46,535.23

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	11/01/03 through 11/30/03	Statement Beginning Balance	46,535.23
Number of Deposits/Credits	0	Amount of Deposits/Credits	0.00
Number of Withdrawals/Debits	0	Amount of Withdrawals/Debits	0.00
Number of Deposited Items	0	Statement Ending Balance	46,535.23
Number of Enclosures	0	Average Ledger Balance	46,535.23
Number of Days in Cycle	30	Service Charge	0.00

Daily Ledger Balances

Date	Balance
11/01	46,535.23

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Bank of America



MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 0 48

Statement Period

11/01/03 through 11/30/03 0003042

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Account Number: 0032 6076 6268
EO P OC Enclosures 5 48
Statement Period
12/01/03 through 12/31/03 0025984

00011169 2 AV 0.503 06 01172 001 SCH999 I12
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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	52,949.35	Average	12-30	
Total Deposit Account Balance					\$52,949.35

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	12/01/03 through 12/31/03	Statement Beginning Balance	46,535.23
Number of Deposits/Credits	2	Amount of Deposits/Credits	1,788,990.00
Number of Withdrawals/Debits	22	Amount of Withdrawals/Debits	1,788,927.00
Number of Deposited Items	0	Statement Ending Balance	46,598.23
Number of Enclosures	5	Average Ledger Balance	52,951.39
Number of Days in Cycle	31	Service Charge	0.00

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Bank of America



MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EO P OC Enclosures 5 48
 Statement Period
 12/01/03 through 12/31/03 0025985

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
12/05	1,788,988.00	Wire Type:Wire IN Date: 120503 Time:0704 Et Trn:031205000911 Fdref/Seq:7849700338Fs/000084 Orig:William B Kerr O/A R Snd Bk:Jpmorgan Chase Ba Nk ID:021000021 Pmt Det:Swf Of 03/12/04	903712050000911
12/09	2.00	Posting Error Correction Fdes Nga 0101454 Nbk5B3K	945012094540001

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1012 ✓	3,400.00	12/08	813000800012289	1016 ✓	7,000.00	12/08	813000800012290
1013 ✓	23,000.00	12/11	813001100119152	1017 ✓	7,000.00	12/09	813000200367722
1015 *✓	19,000.00	12/05	813000500159660				

* Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
12/05 ✓	999,955.00	Wire Type:Intl Out Date:120503 Time:1246 Et Trn:031205015048 Related Ref:01031205001408Nn Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Pmt Det:/Rec/Swift Address Ch Asus33/400-938//820	903712050015048
12/05 ✓	299,980.00	Wire Type:Book Out Date:120503 Time:1728 Et Trn:031205030149 Related Ref:01031205005459Nn Bnf:Travis Correll ID:003264046295	903712050030149
12/05 ✓	127,455.00	Wire Type:Intl Out Date:120503 Time:1236 Et Trn:031205014379 Related Ref:01031205001478Nn Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Pmt Det:/Rec/Swift Address Ch Asus33/400-938//820	903712050014379
12/05 ✓	99,980.00	Wire Type:Wire Out Date:120503 Time:1634 Et Trn:031205027661 Fdref/Seq:031205027661/000684 Bnf:Wellspring Irrevocable Tru ID:53-619843-5 Bnf Bk:Commerce Bank Harrisbur ID:031301846 Pmt Det:01031205005556Nn	903712050027661
12/05 ✓	99,980.00	Wire Type:Wire Out Date:120503 Time:1723 Et Trn:031205029988 Fdref/Seq:031205029988/000781 Bnf:Ted Ens ID:4503777 Bnf Bk:Royal Bank Of Canada ID:Royccat2 Pmt Det:01031205005781Nntransit 03412 , Bank 003	903712050029988
12/05 ✓	59,980.00	Wire Type:Wire Out Date:120503 Time:1231 Et Trn:031205014169 Fdref/Seq:031205014169/000334 Bnf:Belsize, Llc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Pmt Det:01031205001299Nn	903712050014169

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Bank of America

MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 5 48

Statement Period

12/01/03 through 12/31/03 0025986

Withdrawals and Debits - Continued**Other Debits**

Date Posted	Amount	Description	Bank Reference
12/05 ✓	26,680.00	Wire Type:Wire Out Date:120503 Time:1233 Et Trn:031205014270 Fdref/Seq:031205014270/000303 Bnf:Alan Assemi ID:3821165340 Bnf Bk:Sterling Nati	903712050014270
12/05 ✓	15,280.00	Onal Bank ID:026007773 Pmt Det:01031205001343Nn Wire Type:Wire Out Date:120503 Time:1229 Et Trn:031205014029 Fdref/Seq:031205014029/000313 Bnf:Omnibus, Llc ID:0404048019 Bnf Bk:Wells Fargo Bank Nevada ID:321270742 Pmt Det:01031205001251Nn	903712050014029
12/05	45.00	Wire Transfer Fee	903712050013400
12/05	45.00	Wire Transfer Fee	903712050011952
12/05	45.00	Wire Transfer Fee	903712050012024
12/05	20.00	Wire Transfer Fee	903712050013427
12/05	20.00	Wire Transfer Fee	903712050011932
12/05	20.00	Wire Transfer Fee	903712050011946
12/05	20.00	Wire Transfer Fee	903712050011948
12/05	20.00	Wire Transfer Fee	903712050013255
12/09	2.00	Funds Transfer Debit	945012094540007
		Fdes Nga 0101454 Nbk5B3K	

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Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
12/01	46,535.23	12/08	76,598.23	12/11	46,598.23
12/05	86,998.23	12/09	69,598.23		

Message Center

Happy New Year! We would like to thank you for your business in 2003 and we look forward to serving you in 2004. The beginning of a new year is a good time to contact your Bank of America representative to make sure that you are getting the most out of your banking relationship. We look forward to hearing from you and wish you a prosperous year.

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Account Number: 0032 6076 6268
EO P OC Enclosures 6 48
Statement Period
01/01/04 through 01/31/04 0023950



00011209 2 AV 0.503 06 31172 001 SCH999 I 2

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	102,640.48	Average	01-29	
Total Deposit Account Balance					\$102,640.48

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	01/01/04 through 01/31/04	Statement Beginning Balance	46,598.23
Number of Deposits/Credits	3	Amount of Deposits/Credits	2,227,333.00
Number of Withdrawals/Debits	16	Amount of Withdrawals/Debits	2,261,569.77
Number of Deposited Items	0	Statement Ending Balance	12,361.46
Number of Enclosures	6	Average Ledger Balance	98,623.84
Number of Days in Cycle	31	Service Charge	0.00

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
01/14	1,999,988.00	Wire Type:Wire IN Date: 011404 Time:1220 Et Trn:040114012659 Fdref/Seq:7849600014Fs/002540 Orig:Flexa Fit International I Snd Bk:Jpmorgan Cha SE Bank ID:021000021 Pmt Det:Swf Of 04/01/14	903701140012659

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Bank of America



MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EO P 0C Enclosures 6 48
 Statement Period
 01/01/04 through 01/31/04 0023951

Deposits and Credits - Continued

Date Posted	Amount	Description	Bank Reference
01/14	223,113.00	Wire Type:Wire IN Date:011404 Time:1449 Et Trn:040114019837 Senders Ref:040114071672 Orig:William B Kerr O/A R Pmt Det:/Rfb/Swf Of 04/0 1/14 /Ins/Royccat2	903701140019837
01/16	4,232.00	Wire Type:Wire IN Date:011604 Time:1532 Et Trn:040116025065 Senders Ref:040116077066 Orig:William B Kerr O/A R Pmt Det:/Rfb/Swf Of 04/0 1/16 /Ins/Royccat2	903701160025065

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1018	34,449.77	01/14	813000400074427	1022 *	3,500.00	01/16	813000400695065
1019	3,500.00	01/15	813001901477415	1023	3,400.00	01/16	813001100639873
1020	200.00	01/15	813000800225310	1024	3,500.00	01/16	813001100639874

Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
01/15	1,999,980.00	Wire Type:Wire Out Date:011504 Time:1709 Et Trn:040115031373 Fdref/Seq:040115031373/000799 Bnf:Texcan Ventures II, Ltd ID:2891213388 Bnf Bk:B Ank Of Texas, National ID:111014325 Pmt Det:010401 15006318Nn	903701150031373
01/15	97,455.00	Wire Type:Intl Out Date:011504 Time:1644 Et Trn:040115030189 Related Ref:01040115005348Nn Bnf:Dover Ltd Bnf Bk:Ing Asia Private Bank L ID:IN Gpsgsg Pmt Det:/Rec/Swift Address: Chas US33/400-9 //38820	903701150030189
01/15	59,980.00	Wire Type:Wire Out Date:011504 Time:1648 Et Trn:040115030384 Fdref/Seq:040115030384/000774 Bnf:Belsize, Llc Bnf Bk:Commerce Bank, National ID:026013673 Pmt Det:01040115005250Nn	903701150030384
01/15	37,000.00	Wire Type:Wire Out Date:011504 Time:1646 Et Trn:040115030271 Fdref/Seq:040115030271/000768 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank Nevada ID:321270742 Pmt Det:01040 115005304Nn	903701150030271
01/15	18,480.00	Wire Type:Wire Out Date:011504 Time:1640 Et Trn:040115029968 Fdref/Seq:040115029968/000802 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Pmt Det:01040115005392Nn	903701150029968
01/15	45.00	Wire Transfer Fee	903701150013273
01/15	20.00	Wire Transfer Fee	903701150013278

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 6 48

Statement Period

01/01/04 through 01/31/04

0023952

Withdrawals and Debits - Continued

Other Debits

Date Posted	Amount	Description	Bank Reference
01/15	20.00	Wire Transfer Fee	903701150013287
01/15	20.00	Wire Transfer Fee	903701150013364
01/15	20.00	Wire Transfer Fee	903701150013255

Daily Ledger Balances

Date	Balance	Date	Balance
01/01	46,598.23	01/15	18,529.46
01/14	2,235,249.46	01/16	12,361.46

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Account Number: 0032 6076 6268
EO P OC Enclosures 6 48
Statement Period
02/01/04 through 02/29/04 0025594



00011041 2 AV 0.503 06 28172 001 SCH999 I 2 4

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	252,364.46	Average	02-26	
Total Deposit Account Balance					\$252,364.46

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	02/01/04 through 02/29/04	Statement Beginning Balance	12,361.46
Number of Deposits/Credits	3	Amount of Deposits/Credits	2,282,476.00
Number of Withdrawals/Debits	14	Amount of Withdrawals/Debits	2,166,656.50
Number of Deposited Items	0	Statement Ending Balance	128,180.96
Number of Enclosures	6	Average Ledger Balance	247,793.85
Number of Days in Cycle	29	Service Charge	0.00

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 6

48

Statement Period

02/01/04 through 02/29/04

0025595

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
02/10	167,488.00	Wire Type:Wire IN Date:040210 Time:1049 Et Trn:2004021000011296 Sndr Ref:040210048636 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/02/10 /Ins/Royccat2	903702100011296
02/20	2,000,000.00	Wire Type:Wire IN Date: 040220 Time:0955 Et Trn:2004022000009627 Seq:20040220084458Km/000099 Orig:Texcan Ventures II Snd Bk:Bank Of Texas, Nati Onal Assn. ID:111014325	903702200009627
02/25	114,988.00	Wire Type:Wire IN Date:040225 Time:1632 Et Trn:2004022500040213 Sndr Ref:040225079517 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/02/25 /Ins/Royccat2	903702250040213

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1025	156.50	02/13	813001901159812	1028	6,500.00	02/17	813000500417594
1026	4,000.00	02/11	813000300566161	1029	6,500.00	02/11	813000400607939
1027	6,500.00	02/11	813000300566159	1030	5,000.00	02/17	813000500417595

Other Debits

Date Posted	Amount	Description	Bank Reference
02/11	97,455.00	Wire Type:Intl Out Date:040211 Time:1037 Et Trn:2004021100010039 Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Related Ref:01040211000029Nn	903702110010039
02/11	21,980.00	Wire Type:Wire Out Date:040211 Time:1121 Et Trn:2004021100012504 Service Ref:000256 Bnf:Thomas And Nancy Begley ID:834383063 Bnf Bk:Jp Morgan Chase Bank ID:021000021 Related Ref:0104021 1000836Nn	903702110012504
02/11	18,480.00	Wire Type:Wire Out Date:040211 Time:1038 Et Trn:2004021100010082 Service Ref:000177 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Related Ref:01040211000033 Nn	903702110010082
02/11	45.00	Wire Transfer Fee	903702110010432
02/11	20.00	Wire Transfer Fee	903702110010441
02/11	20.00	Wire Transfer Fee	903702110010594
02/23	1,999,955.00	Wire Type:Intl Out Date:040223 Time:1109 Et Trn:2004022300012814 Service Ref:000274 Bnf:William B Kerr Trust Acct. ID:400 274 7 Bnf Bk:Royal Bank Of Canada ID:Royccat2 Related Ref:01040223000298Nn	903702230012814
02/23	45.00	Wire Transfer Fee	903702230011577

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 6

48

Statement Period

02/01/04 through 02/29/04

0025596

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
02/01	12,361.46	02/13	24,692.96	02/23	13,192.96
02/10	179,849.46	02/17	13,192.96	02/25	128,180.96
02/11	24,849.46	02/20	2,013,192.96		

Message Center

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Account Number: 0032 6076 6268
EO P OC Enclosures 16 48
Statement Period
03/01/04 through 03/31/04 0025589



00011052 2 AV 0.503 07 01172 001 SCH999 I123

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	117,991.17	Average	03-30	
Total Deposit Account Balance					\$117,991.17

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking**Account Summary Information**

Statement Period	03/01/04 through 03/31/04	Statement Beginning Balance	128,180.96
Number of Deposits/Credits	2	Amount of Deposits/Credits	267,476.00
Number of Withdrawals/Debits	26	Amount of Withdrawals/Debits	290,661.05
Number of Deposited Items	0	Statement Ending Balance	104,995.91
Number of Enclosures	16	Average Ledger Balance	117,243.26
Number of Days in Cycle	31	Service Charge	0.00

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MANSELL CAPITAL PARTNERS, LLC

Page 2 of 3
 Account Number: 0032 6076 6268
 EO P OC Enclosures 16 48
 Statement Period
 03/01/04 through 03/31/04 0025590

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
03/15	167,488.00	Wire Type:Wire IN Date:040315 Time:1509 Et Trn:2004031500036122 Sndr Ref:040315084393 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/03/15Cr Acct 003260766268 /Ins/Royccat2	903703150036122
03/24	99,988.00	Wire Type:Wire IN Date:040324 Time:0701 Et Trn:2004032400001170 Sndr Ref:040324015531 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/03/23 /Ins/Royccat2	903703240001170

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1031	350.00	03/02	813000900945815	1039	3,000.00	03/25	813000100248683
1032	10,000.00	03/12	813000200593378	1040	3,500.00	03/23	813001901315200
1033	10,000.00	03/12	813000600762559	1041	84.00	03/24	813006200386574
1034	30.00	03/17	813000100166566	1042	29.97	03/24	813001901318756
1035	30.00	03/17	813000100166565	1043	197.08	03/24	813000700312866
1036	2,000.00	03/15	813000800231191	1044	35,000.00	03/29	813001200358494
1037	4,000.00	03/17	813000100263123	1045	3,000.00	03/26	813000800211434
1038	2,400.00	03/17	813000100263122	1046	3,000.00	03/26	813000300965044

Other Debits

Date Posted	Amount	Description	Bank Reference
03/05	15,000.00	Wire Type:Wire Out Date:040305 Time:0923 Et Trn:2004030500008107 Service Ref:000171 Bnf:Tracey Begley ID:6063009982 Bnf Bk:Rbc Centura Bank ID:053100850 Related Ref:01040305000133Nn	903703050008107
03/05	20.00	Wire Transfer Fee	903703050012717
03/15	97,455.00	Wire Type:Intl Out Date:040315 Time:1652 Et Trn:2004031500046265 Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Related Ref:01040315007176Nn	903703150046265
03/15	23,000.00	Wire Type:Wire Out Date:040315 Time:1602 Et Trn:2004031500041412 Service Ref:001038 Bnf:Hartfield Capital Group ID:0455836734 Bnf Bk:W Ells Fargo Bank Nevada ID:321270742 Related Ref:01 040315006164Nn	903703150041412
03/15	18,480.00	Wire Type:Wire Out Date:040315 Time:1653 Et Trn:2004031500046355 Service Ref:001187 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01040315007288 Nn	903703150046355
03/15	45.00	Wire Transfer Fee	903703150015200
03/15	20.00	Wire Transfer Fee	903703150015203
03/15	20.00	Wire Transfer Fee	903703150014956

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 Account Number: 0032 6076 6268
 ED P OC Enclosures 16 48
 Statement Period
 03/01/04 through 03/31/04 0025591

Withdrawals and Debits - Continued**Other Debits**

Date Posted	Amount	Description	Bank Reference
3/24	59,980.00	Wire Type:Wire Out Date:040324 Time:1008 Et Trn:2004032400009217 Service Ref:000191 Bnf:Belsize, Inc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104032400038 8Nn	903703240009217
3/24	20.00	Wire Transfer Fee	903703240010787

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
03/01	128,180.96	03/15	119,278.96	03/25	145,995.91
03/02	127,830.96	03/17	112,818.96	03/26	139,995.91
03/05	112,810.96	03/23	109,318.96	03/29	104,995.91 ✓
03/12	92,810.96	03/24	148,995.91		

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Account Number: 0032 6076 6268
EO P OC Enclosures 6
Statement Period
04/01/04 through 04/30/04 00264

00011014 2 AV 0.503 07 01172 001 SCM999 I1234
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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	106,233.97	Average	04-29	
Total Deposit Account Balance					\$106,233.97

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	04/01/04 through 04/30/04	Statement Beginning Balance	104,995.91
Number of Deposits/Credits	2	Amount of Deposits/Credits	267,476.00
Number of Withdrawals/Debits	16	Amount of Withdrawals/Debits	282,030.00
Number of Deposited Items	0	Statement Ending Balance	90,441.91
Number of Enclosures	6	Average Ledger Balance	105,748.84
Number of Days in Cycle	30	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

Page 2 of 3
 Account Number: 0032 6076 6268
 EO P OC Enclosures 6 48
 Statement Period
 04/01/04 through 04/30/04 002642

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
04/14	167,488.00	Wire Type:Wire IN Date:040414 Time:1354 Et Trn:2004041400025152 Sndr Ref:040414059284 Orig:William B Kerr O ID:A R Pmt Det:/Rfb/Swf Of 0 4/04/14 /Ins/Royccat2	903704140025152
04/27	99,988.00	Wire Type:Wire IN Date:040427 Time:1414 Et Trn:2004042700026781 Sndr Ref:040427064040 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/04/27Cr Acct 003260766268 /Ins/Royccat2	903704270026781

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1047	1,770.00	04/09	813000400839421	1052 *	4,000.00	04/19	813000300083295
1048	12,000.00	04/20	813000900348525	1053	4,000.00	04/19	813000300083296
1050 *	2,260.00	04/09	813001100105577	1054	4,000.00	04/20	813000100549019

* Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
04/15	97,455.00	Wire Type:Intl Out Date:040415 Time:1132 Et Trn:2004041500017419 Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Related Ref:01040415000820Nn	903704150017419
04/15	37,980.00	Wire Type:Wire Out Date:040415 Time:1318 Et Trn:2004041500025787 Service Ref:000556 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040415002398Nn	903704150025787
04/15	18,480.00	Wire Type:Wire Out Date:040415 Time:1131 Et Trn:2004041500017361 Service Ref:000350 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Related Ref:01040415000785 Nn	903704150017361
04/15	45.00	Wire Transfer Fee	903704150014032
04/15	20.00	Wire Transfer Fee	903704150014661
04/15	20.00	Wire Transfer Fee	903704150014028
04/27	59,980.00	Wire Type:Wire Out Date:040427 Time:1629 Et Trn:2004042700039789 Service Ref:000927 Bnf:Bellsizes, Llc ID:7915473487 Bnf Bk:Commerce Ba Nk, National ID:026013673 Related Ref:010404270055 85Nn	903704270039789

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 Account Number: 0032 6076 6268
 EO P OC Enclosures 6 48
 Statement Period
 04/01/04 through 04/30/04 0026425

MANSELL CAPITAL PARTNERS, LLC

Other Debits

Withdrawals and Debits - Continued

Date Posted	Amount	Description	Bank Reference
04/27	39,980.00	Wire Type:Wire Out Date:040427 Time:1628 Et Trn:2004042700039666 Service Ref:000985 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040427005574Nn	903704270039666
04/27	20.00	Wire Transfer Fee	903704270013187
04/27	20.00	Wire Transfer Fee	903704270013202

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
04/01	104,995.91	04/15	114,453.91	04/27	90,441.91
04/09	100,965.91	04/19	106,453.91		
04/14	268,453.91	04/20	90,453.91		

Message Center

Watch the Bank of America Colonial, May 20-23, on USA and CBS when defending champion, Kenny Perry, will compete for the \$5.3 million purse and try to become the only champion besides Ben Hogan to win back-to-back titles at Colonial. You can also purchase tickets online at bankofamericacolonial.pgatour.com.

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Account Number: 0032 6076 6268
FO P OC Enclosures 5 48
Statement Period
05/01/04 through 05/31/04 0027708



00011137 2 AV 0.503 06 29172 001 SCH999 I 34

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	107,838.33	Average	05-27	\$107,838.33
Total Deposit Account Balance					

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	05/01/04 through 05/31/04	Statement Beginning Balance	90,441.91
Number of Deposits/Credits	2	Amount of Deposits/Credits	267,476.00
Number of Withdrawals/Debits	15	Amount of Withdrawals/Debits	266,700.00
Number of Deposited Items	0	Statement Ending Balance	91,217.91
Number of Enclosures	5	Average Ledger Balance	106,254.94
Number of Days in Cycle	31	Service Charge	0.00

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EO P OC Enclosures 5 48
 Statement Period
 05/01/04 through 05/31/04 0027709

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
05/10	167,488.00	Wire Type:Wire IN Date:040510 Time:1519 Et Trn:2004051000033524 Sndr Ref:040510079610 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/05/10 /Ins/Royccat2	903705100033524
05/21	99,988.00	Wire Type:Wire IN Date:040521 Time:1457 Et Trn:2004052100031437 Sndr Ref:040521078378 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/05/21 /Ins/Royccat2	903705210031437

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1055	100.00	05/10	813000400076844	1058	4,000.00	05/12	813000500669380
1056	100.00	05/10	813000400076848	1059	4,000.00	05/12	813000700452174
1057	5,000.00	05/12	813000500669378				

Other Debits

Date Posted	Amount	Description	Bank Reference
05/11	97,455.00	Wire Type:Intl Out Date:040511 Time:1555 Et Trn:2004051100033123 Bnf:Dover Limited ID:100829 Bnf Bk:Ing Asia Privat E Bank L ID:Ingpsgsg Related Ref:01040511000208Nn	903705110033123
05/11	37,980.00	Wire Type:Wire Out Date:040511 Time:1557 Et Trn:2004051100033261 Service Ref:000736 Bnf:Hartfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040511000333Nn	903705110033261
05/11	18,480.00	Wire Type:Wire Out Date:040511 Time:1559 Et Trn:2004051100033418 Service Ref:000757 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01040511000358 Nn	903705110033418
05/11	45.00	Wire Transfer Fee	903705110012420
05/11	20.00	Wire Transfer Fee	903705110012443
05/11	20.00	Wire Transfer Fee	903705110012435
05/24	59,980.00	Wire Type:Wire Out Date:040524 Time:1614 Et Trn:2004052400038345 Service Ref:000968 Bnf:Belsize, Llc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104052400331 4Nn	903705240038345

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EB P OC Enclosures 5 18
 Statement Period
 05/01/04 through 05/31/04 0027710

Withdrawals and Debits - Continued

Other Debits

Date Posted	Amount	Description	Bank Reference
05/24	39,480.00	Wire Type:Wire Out Date:040524 Time:1610 Et Trn:2004052400037915 Service Ref:000859 Bnf:Harsfield Capital Group ID:0455836734 Bnf Bk:W Ells Fargo Bank, N.A. ID:321270742 Related Ref:010 40524003162Nn	903705240037915
05/24	20.00	Wire Transfer Fee	903705240013422
05/24	20.00	Wire Transfer Fee	903705240013449

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
05/01	90,441.91	05/11	103,729.91	05/21	190,717.91
05/10	257,729.91	05/12	90,729.91	05/24	91,217.91

Message Center

The fee for each insufficient funds item is based on the number of days during the current month and preceding 12-month period in which your account has had at least one insufficient funds item (each of these days is an "insufficient funds occurrence"). We'd like you to know that the following changes will take effect July 1, 2004:

If your account has had 2 or fewer insufficient funds occurrences during the current month and preceding 12-month period, the fee is \$17 per item. If your account has had at least 3 but no more than 5 insufficient funds occurrences during the current month and preceding 12-month period, the fee is \$30 per item.

If your account has had 6 or more insufficient funds occurrences during the current month and preceding 12-month period, the fee is \$33 per item. You can avoid this fee by taking advantage of one of our overdraft protection plans.

Please call your bank representative or the Customer Service number on this statement if you have any questions or want to set up overdraft protection. We value your business and our associates will be happy to assist you.

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Account Number: 0032 6076 6268
EO P OC Enclosures 3 48
Statement Period
06/01/04 through 06/30/04 0024980

00010697 2 AV 0.503 06 01172 001 SCM999 I123
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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	98,277.11	Average	06-29	
Total Deposit Account Balance					\$98,277.11

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	06/01/04 through 06/30/04	Statement Beginning Balance	91,217.91
Number of Deposits/Credits	2	Amount of Deposits/Credits	267,476.00
Number of Withdrawals/Debits	13	Amount of Withdrawals/Debits	266,020.00
Number of Deposited Items	0	Statement Ending Balance	92,673.91
Number of Enclosures	3	Average Ledger Balance	98,325.64
Number of Days in Cycle	30	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

Account Number: 0032 6076 6268
 EO P OC Enclosures 3 48
 Statement Period
 06/01/04 through 06/30/04 0024981

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
06/09	✓167,488.00	Wire Type:Wire IN Date:040609 Time:1542 Et Trn:2004060900033430 Sndr Ref:040609074640 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/06/09 /Ins/Royccat2	903706090033430
06/24	✓99,988.00	Wire Type:Wire IN Date:040624 Time:0701 Et Trn:2004062400000733 Sndr Ref:040624015163 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/06/23 /Ins/Royccat2	9037062400000733

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1060	✓5,000.00	06/11	813001000127708	✓1062	4,000.00	06/15	813000200956036
1061	✓4,000.00	06/11	813001000127707				

Other Debits

Date Posted	Amount	Description	Bank Reference
06/10	✓97,455.00	Wire Type:Intl Out Date:040610 Time:1643 Et Trn:2004061000039668 Bnf:Dover Ltd. ID:100829 Bnf Bk:Ing Asia Private B Ank Related Ref:01040610002466Nn	903706100039668
06/10	✓38,000.00	Wire Type:Wire Out Date:040610 Time:1645 Et Trn:2004061000039778 Service Ref:000896 Bnf:Hartsfield Capital Group ID:04 558 367 34 Bnf Bk:Wells Fargo Bank, N.A. ID:321270742 Related Ref:01040610004994Nn	903706100039778
06/10	✓18,480.00	Wire Type:Wire Out Date:040610 Time:1709 Et Trn:2004061000041497 Service Ref:000995 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Related Ref:01040610006075 Nn	903706100041497
06/10	✓45.00	Wire Transfer Fee	903706100013953
06/10	✓20.00	Wire Transfer Fee	903706100013958
06/10	✓20.00	Wire Transfer Fee	903706100014046
06/24	✓59,980.00	Wire Type:Wire Out Date:040624 Time:1000 Et Trn:2004062400009907 Service Ref:000159 Bnf:Belsize, Llc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104062400018 7Nn	903706240009907

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MANSELL CAPITAL PARTNERS, LLC

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H

Other Debits

Withdrawals and Debits - Continued

Date Posted	Amount	Description	Bank Reference
06/24	38,980.00	Wire Type:Wire Out Date:040624 Time:1228 Et Trn:2004062400019614 Service Ref:000432 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040624000218Nn	903706240019614
06/24	20.00	Wire Transfer Fee	903706240012630
06/24	20.00	Wire Transfer Fee	903706240012086

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
06/01	91,217.91	06/10	104,685.91	06/15	91,685.91
06/09	258,705.91	06/11	95,685.91	06/24	92,673.91

Message Center

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	171,885.66	Average	07-29	\$171,885.66
Total Deposit Account Balance					

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking**Account Summary Information**

Statement Period	07/01/04 through 07/31/04	Statement Beginning Balance	92,673.91
Number of Deposits/Credits	5	Amount of Deposits/Credits	1,417,476.00
Number of Withdrawals/Debits	19	Amount of Withdrawals/Debits	1,416,954.38
Number of Deposited Items	3	Statement Ending Balance	93,195.53
Number of Enclosures	7	Average Ledger Balance	193,557.64
Number of Days in Cycle	31	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 B/P OC Enclosures 7 48
 Statement Period
 07/01/04 through 07/31/04

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
07/06	100,000.00	Deposit	813000900736004
07/09	167,488.00	Wire Type:Wire IN Date:040709 Time:1157 Et Trn:2004070900017921 Sndr Ref:040709065783 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/07/09 /Ins/Royccat2	903707090017921
07/12	250,000.00	Counter Credit	813000160308244
07/21	800,000.00	Counter Credit	813000660149944
07/26	99,988.00	Wire Type:Wire IN Date:040726 Time:1329 Et Trn:2004072600024538 Sndr Ref:040726080131 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/07/26 /Ins/Royccat2	903707260024538

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1063	32.58	07/08	813000600578071	1067	5,000.00	07/13	813000300984593
1064	15,000.00	07/06	813001901058005	1068	5,000.00	07/13	813000500741599
1065	60.80	07/08	813000600276796	1069	28,984.00	07/22	813000800836947
1066	5,000.00	07/13	813000300984591				

Other Debits

Date Posted	Amount	Description	Bank Reference
7/09	100,000.00	Wire Type:Intl Out Date:040709 Time:1552 Et Trn:2004070900036955 Service Ref:000955 Bnf:William B Kerr Trust Accou ID:4002747 Bnf Bk:R Oyal Bank Of Canada ID:Royccat2 Related Ref:010407 09000030Nn	903707090036955
7/09	45.00	Wire Transfer Fee	
7/12	109,787.00	Wire Type:Intl Out Date:040712 Time:1648 Et Trn:2004071200040431 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg Related Ref:01040712006935Nn	903707090014175 903707120040431
7/12	37,980.00	Wire Type:Wire Out Date:040712 Time:1647 Et Trn:2004071200040341 Service Ref:000927 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040712006523Nn	903707120040341
7/12	45.00	Wire Transfer Fee	903707120014411
7/12	20.00	Wire Transfer Fee	903707120014409
7/13	249,955.00	Wire Type:Intl Out Date:040713 Time:1641 Et Trn:2004071300036571 Service Ref:000873 Bnf:William B Kerr Trust Accou ID:4002747 Bnf Bk:R Oyal Bank Of Canada ID:Royccat2 Related Ref:010407 13005935Nn	903707130036571
7/13	45.00	Wire Transfer Fee	903707130012669

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MANSELL CAPITAL PARTNERS, LLC

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Withdrawals and Debits - Continued**Other Debits**

Date Posted	Amount	Description	Bank Reference
07/23	799,955.00	Wire Type: Intl Out Date: 040723 Time: 1043 Et Trn: 2004072300012494 Service Ref: 000227 Bnf: William B. Kerr Trust Accto ID: 4002747 Bnf Bk: R Oyal Bank Of Canada ID: Royccat2 Related Ref: 010407 23000549Nn	903707230012494
07/23	45.00	Wire Transfer Fee	903707230012444
07/27	59,980.00	Wire Type: Wire Out Date: 040727 Time: 1615 Et Trn: 2004072700036353 Service Ref: 000819 Bnf: Belsize Inc. ID: 7915473487 Bnf Bk: Commerce Ban K, National ID: 026013673 Related Ref: 0104072700572 5Nn	903707270036353
07/27	20.00	Wire Transfer Fee	903707270013220

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
07/01	92,673.91	07/12	347,191.53	07/23	53,207.53
07/06	177,673.91	07/13	82,191.53	07/26	153,195.53
07/08	177,580.53	07/21	882,191.53	07/27	93,195.53
07/09	245,023.53	07/22	853,207.53		

Message Center

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	121,300.95	Average	08-30	
Total Deposit Account Balance					\$121,300.95

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Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	08/01/04 through 08/31/04	Statement Beginning Balance	93,195.53
Number of Deposits/Credits	3	Amount of Deposits/Credits	331,276.00
Number of Withdrawals/Debits	24	Amount of Withdrawals/Debits	235,204.53
Number of Deposited Items	0	Statement Ending Balance	139,267.00
Number of Enclosures	10	Average Ledger Balance	123,345.19
Number of Days in Cycle	31	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 E/P OC Enclosures 10 48
 Statement Period
 08/01/04 through 08/31/04

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
08/09	184,988.00	Wire Type:Wire IN Date:040809 Time:1520 Et Trn:2004080900032701 Sndr Ref:040809081400 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/08/09 /Ins/Royccat2	903708090032701
08/23	139,988.00	Wire Type:Wire IN Date:040823 Time:1525 Et Trn:2004082300033459 Sndr Ref:040823084502 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/08/23 /Ins/Royccat2	903708230033459
08/25	6,390.00	Counter Credit	813001260126833

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1070	11,000.00	08/02	813000400392137	1075	32.58	08/27	813001800370547
1071	10,000.00	08/11	813000300243591	1076	10.00	08/20	813006820492308
1072	5,000.00	08/11	813000300243592	1077	1,000.00	08/26	813000500465014
1073	5,000.00	08/12	813000200840328	1078	1,000.00	08/31	813000200967828
1074	29.95	08/19	813000300095900	1079	4,000.00	08/27	813000100562826

Other Debits

Date Posted	Amount	Description	Bank Reference
08/10	109,787.00	Wire Type:Intl Out Date:040810 Time:1521 Et Trn:2004081000032175 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg Related Ref:01040810004370Nn	903708100032175
08/10	9,980.00	Wire Type:Book Out Date:040810 Time:1521 Et Trn:2004081000032143 Bnf:Seaforth Meridian, Ltd ID:Flx:005494098856 Bnf Bk:Seaforth Meridian, Ltd ID:Flx:005494098856 Related Ref:01040810004225Nn	903708100032143
08/10	45.00	Wire Transfer Fee	903708100012612
08/10	20.00	Wire Transfer Fee	903708100012608
08/11	14,980.00	Wire Type:Wire Out Date:040811 Time:1633 Et Trn:2004081100036589 Service Ref:000933 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040811004908Nn	903708110036589
08/11	20.00	Wire Transfer Fee	903708110012415
08/24	59,980.00	Wire Type:Wire Out Date:040824 Time:1145 Et Trn:2004082400014477 Service Ref:000291 Bnf:Belsize, Inc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104082400004 1Nn	903708240014477



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Withdrawals and Debits - Continued

Other Debits

Date Posted	Amount	Description	Bank Reference
08/24	31,980.00	Wire Type:Book Out Date:040824 Time:1147 Et Trn:2004082400014581 Bnf:Seaforth Meridian, Ltd ID:Flx:005494098856 Bnf Bk:Seaforth Meridian, Ltd ID:Flx:005494098856 Related Ref:01040824000050Nn	903708240014581
08/24	14,980.00	Wire Type:Wire Out Date:040824 Time:1141 Et Trn:2004082400014232 Service Ref:000269 Bnf:Hartsfield Capial Group ID:0455836734 Bnf Bk:W Ells Fargo Bank, N.A. ID:321270742 Related Ref:010 40824000057Nn	903708240014232
08/24	6,280.00	Wire Type:Wire Out Date:040824 Time:1522 Et Trn:2004082400029608 Service Ref:000693 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01040824004530 Nn	903708240029608
08/24	20.00	Wire Transfer Fee	903708240011290
08/24	20.00	Wire Transfer Fee	903708240011260
08/24	20.00	Wire Transfer Fee	903708240011275
08/24	20.00	Wire Transfer Fee	903708240012031

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
08/01	93,195.53	08/12	112,351.53	08/25	145,299.58
08/02	82,195.53	08/19	112,321.58	08/26	144,299.58
08/09	267,183.53	08/20	112,311.58	08/27	140,267.00
08/10	147,351.53	08/23	252,299.58	08/31	✓ 139,267.00
08/11	117,351.53	08/24	138,999.58		

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	161,198.36	Average	09-29	
Total Deposit Account Balance					\$161,198.36

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	09/01/04 through 09/30/04	Statement Beginning Balance	139,267.00
Number of Deposits/Credits	2	Amount of Deposits/Credits	319,976.00
Number of Withdrawals/Debits	27	Amount of Withdrawals/Debits	304,580.04
Number of Deposited Items	0	Statement Ending Balance	154,662.96
Number of Enclosures	11	Average Ledger Balance	161,711.56
Number of Days in Cycle	30	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0042 6076 6268
 P/B P OC Enclosures 11 48
 Statement Period
 09/01/01 through 09/30/01

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
09/13	179,988.00	Wire Type:Wire IN Date:040913 Time:2007 Et Trn:2004091300025304 Sndr Ref:040913080269 Orig:Argyle International Inc Pmt Det: /Rfb/Swf O F 04/09/13 /Ins/Royccat2	903709130025304
09/24	139,988.00	Wire Type:Wire IN Date:040924 Time:1235 Et Trn:2004092400021515 Sndr Ref:040924067946 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/09/24 /Ins/Royccat2	903709240021515

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1080	2,000.00	09/01	813000900201474	1087 *	20.00	09/20	813006740914805
1081	26.78	09/14	813000200579534	1088	100.00	09/15	813000500102322
1082	10,000.00	09/15	813000800716496	1089	36,591.26	09/28	813000700649985
1083	5,000.00	09/15	813000800716497	1090	1,000.00	09/27	813000500323865
1084	5,000.00	09/17	813000600542990	1091	1,000.00	09/28	813000600378748
1085	2,000.00	09/23	813000200074142				

Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
09/14	109,787.00	Wire Type:Intl Out Date:040914 Time:1620 Et Trn:2004091400036369 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg Related Ref:01040914001329Nn	903709140036369
09/14	14,980.00	Wire Type:Wire Out Date:040914 Time:1134 Et Trn:2004091400014363 Service Ref:000275 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040914000207Nn	903709140014363
09/14	8,490.00	Wire Type:Book Out Date:040914 Time:1135 Et Trn:2004091400014486 Bnf:Seaforth Meridian, Ltd ID:Flx:005494098856 Bnf Bk:Seaforth Meridian, Ltd ID:Flx:005494098856 Related Ref:01040914000875Nn	903709140014486
09/14	1,480.00	Wire Type:Wire Out Date:040914 Time:1130 Et Trn:2004091400014180 Service Ref:000279 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01040914000186 Nn	903709140014180
09/14	45.00	Wire Transfer Fee	903709140013236
09/14	20.00	Wire Transfer Fee	903709140011914
09/14	20.00	Wire Transfer Fee	903709140011899
09/14	20.00	Wire Transfer Fee	903709140011887



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Account Number: 0032 6076 6268

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09/01/01 through 09/30/01 0011627

Other Debits

Withdrawals and Debits - Continued

Date Posted	Amount	Description	Bank Reference
09/24	59,980.00	Wire Type:Wire Out Date:040924 Time:1652 Et Trn:2004092400044393 Service Ref:001156 Bnf:Belsize, Inc. ID:7915473487 Bnf Bk:Commerce Ba Nk, National ID:026013673 Related Ref:010409240047 12Nn	903709240044393
09/24	27,180.00	Wire Type:Book Out Date:040924 Time:1647 Et Trn:2004092400044025 Bnf:Scaforth Meridian, Ltd ID:Flx:005494098856 Bnf Bk:Scaforth Meridian, Ltd ID:Flx:005494098856 Related Ref:01040924004528Nn	903709240044025
09/24	14,980.00	Wire Type:Wire Out Date:040924 Time:1700 Et Trn:2004092400045015 Service Ref:001176 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 040924006620Nn	903709240045015
09/24	4,780.00	Wire Type:Wire Out Date:040924 Time:1650 Et Trn:2004092400044232 Service Ref:001148 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01040924004654 Nn	903709240044232
09/24	20.00	Wire Transfer Fee	903709240015211
09/24	20.00	Wire Transfer Fee	903709240015265
09/24	20.00	Wire Transfer Fee	903709240015285
09/24	20.00	Wire Transfer Fee	903709240015238

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
09/01	137,267.00	09/17	162,286.22	09/27	192,254.22
09/13	317,255.00	09/20	162,266.22	09/28	154,662.96
09/14	182,386.22	09/23	160,266.22		
09/15	167,286.22	09/24	193,254.22		

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Our goal is to provide you with a higher standard of service. For information on the Global ATM Alliance and a listing of the Alliance banks, see the enclosed insert in this statement. Please retain this insert for future reference when traveling outside the U.S. If you have questions, please call the customer service number on your statement.

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Account Number: 0032 6076 6268
EO P OC Enclosures 11 JA
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00010711 2 AV 0.503 23 30172 001 SCM999 1123

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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	164,549.74	Average	10-28	
Total Deposit Account Balance					\$164,549.74

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

*Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking**Account Summary Information**

Statement Period	10/01/04 through 10/31/04	Statement Beginning Balance	154,662.96
Number of Deposits/Credits	3	Amount of Deposits/Credits	519,554.90
Number of Withdrawals/Debits	32	Amount of Withdrawals/Debits	285,847.15
Number of Deposited Items	0	Statement Ending Balance	185,779.81
Number of Enclosures	14	Average Ledger Balance	166,923.19
Number of Days in Cycle	31	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 ED P 0C Enclosures 14 48
 Statement Period
 10/01/04 through 10/31/04

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
10/14 ✓	174,988.00	Wire Type:Wire IN Date:041014 Time:1036 Et Trn:2004101400011974 Sndr Ref:041014060585 Orig:Argyle International Inc Pmt Det:/Rfb/Swf Of 04/10/14 /Ins/Royccat2	903710140011974
10/25 ✓	139,988.00	Wire Type:Wire IN Date: 041025 Time:1245 Et Trn:2004102500091557 Seq:7091800299Js/255034 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 04/10/25	903710250091557
10/29 ✓	4,988.00	Wire Type:Wire IN Date: 041029 Time:1355 Et Trn:2004102900123763 Seq:2147700303Js/319054 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 04/10/29	903710290123763

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1086 ✓	15.00	10/12	813000500459925	1098	15.00	10/25	813005520999156
1092 ✓	92.40	10/06	813000200730463	1099 ✓	10,000.00	10/18	813000700113419
1093	4,215.75	10/01	813001901523626	1100	5,000.00	10/18	813000700113418
1094	2,500.00	10/14	813000800909182	1101	5,000.00	10/19	813000500429553
1095	2,000.00	10/21	813000100341885	1103 *	6,000.00	10/25	813000700748560
1096	48.00	10/21	813007420811373	1104	1,000.00	10/28	813000600132309
1097	99.00	10/29	813000900693471	1105	1,000.00	10/26	813001200052131

Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
0/14 ✓	109,787.00	Wire Type:Intl Out Date:041014 Time:1513 Et Trn:2004101400033182 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg Related Ref:01041014003048Nn	903710140033182
0/14 ✓	14,980.00	Wire Type:Wire Out Date:041014 Time:1515 Et Trn:2004101400033406 Service Ref:000749 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:321270742 Related Ref:01 041014003495Nn	903710140033406
0/14 ✓	8,490.00	Wire Type:Book Out Date:041014 Time:1516 Et Trn:2004101400033491 Bnf:Seaforth Meridian, Ltd ID:Flx:005494098856 Bnf Bk:Seaforth Meridian, Ltd ID:Flx:005494098856 Related Ref:01041014003616Nn	903710140033491

Bank of America



MANSELL CAPITAL PARTNERS, LLC

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Account Number: 0032 6076 6268

EO P OC Enclosures 14

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Statement Period

10/01/04 through 10/31/04

0043911

Withdrawals and Debits - Continued

her Debits

to sted	Amount	Description	Bank Reference
/14 ✓	1,480.00	Wire Type:Wire Out Date:041014 Time:1511 Et Trn:2004101400033007 Service Ref:000734 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Related Ref:01041014002922 Nn	903710140033007
/14 ✓	45.00	Wire Transfer Fee	903710140014371
/14 ✓	20.00	Wire Transfer Fee	903710140014382
/14 ✓	20.00	Wire Transfer Fee	903710140014375
/14 ✓	20.00	Wire Transfer Fee	903710140014353
/25 ✓	59,980.00	Wire Type:Wire Out Date:041025 Time:1605 Et Trn:2004102500124529 Service Ref:001599 Bnf:Belsize, Inc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104102500636 1Nn	903710250124529
/25 ✓	27,180.00	Wire Type:Book Out Date:041025 Time:1608 Et Trn:2004102500125009 Bnf:Seaforth Meridian, Ltd ID:005494098856 Related Ref:01041025005830Nn	903710250125009
/25 ✓	14,980.00	Wire Type:Wire Out Date:041025 Time:1612 Et Trn:2004102500126251 Service Ref:001631 Bnf:Hartsfield Capital Group ID:0455836734 Bnf Bk: Wells Fargo Bank, N.A. ID:Ncx:321270742 Related Ref:01041025006536Nn	903710250126251
/25 ✓	4,780.00	Wire Type:Wire Out Date:041025 Time:1609 Et Trn:2004102500125308 Service Ref:001609 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat lional Bank ID:026007773 Related Ref:01041025006420 Nn	903710250125308
/25 ✓	20.00	Wire Transfer Fee	903710250011056
/25 ✓	20.00	Wire Transfer Fee	903710250011084
/25 ✓	20.00	Wire Transfer Fee	903710250011046
/25 ✓	20.00	Wire Transfer Fee	903710250011062
/26 ✓	10,000.00	Wire Type:Wire Out Date:041026 Time:1535 Et Trn:2004102600108972 Service Ref:001278 Bnf:Thomas And Nancy Begley ID:12005116 Bnf Bk:Cit Ibank N A ID:021000089 Related Ref:01041026005107N N	903710260108972
/26	20.00	Wire Transfer Fee	903710260009593

Daily Ledger Balances

ate	Balance	Date	Balance	Date	Balance
/01	150,447.21	10/18	172,985.81	10/26	181,890.81
/06	150,354.81	10/19	167,985.81	10/28	180,890.81
/12	150,339.81	10/21	165,937.81	10/29	✓ 185,779.81
/14	187,985.81	10/25	192,910.81		



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Account Number: 0032 6076 6268
EO P 0C Enclosures 12 48
Statement Period
11/01/04 through 11/30/04 004092

00010537 2 AV 0.503 23 01172 001 SCM999 I1 34
MANSELL CAPITAL PARTNERS, LLC
3775 MANSELL RD
ALPHARETTA GA 30022-8247

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With Online Banking you can also view up to 18 months of this statement online.
Enroll at www.bankofamerica.com/smallbusiness.

Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	157,169.41	Average	11-29	
Total Deposit Account Balance					\$157,169.41

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	11/01/04 through 11/30/04	Statement Beginning Balance	185,779.81
Number of Deposits/Credits	2	Amount of Deposits/Credits	179,976.00
Number of Withdrawals/Debits	23	Amount of Withdrawals/Debits	219,459.37
Number of Deposited Items	0	Statement Ending Balance	146,296.44
Number of Enclosures	12	Average Ledger Balance	155,853.30
Number of Days in Cycle	30	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

Page 2 of 3
 Account Number: 0032 6076 6268
 EO P OC Enclosures 12 48
 Statement Period
 11/01/04 through 11/30/04

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
11/18	89,988.00	Wire Type:Wire IN Date: 041118 Time:1444 Et Trn:2004111800102254 Seq:1502900323Fs/230399 Orig:William B Kerr O ID:A R Snd Bk:J P Morgan Cha	903711180102254
11/19	89,988.00	SE And Co ID:0002 Pmt Det:Swf Of 04/11/18 Wire Type:Wire IN Date: 041119 Time:0704 Et Trn:2004111900008946 Seq:2081000323Fs/013497 Orig:William B Kerr O ID:A R Snd Bk:J P Morgan Cha	9037111900008946
		SE And Co ID:0002 Pmt Det:Swf Of 04/11/18	

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1110	4,590.00	11/03	813001901371783	1121	2,000.00	11/24	813000400887097
1112 *	14,450.62	11/05	813000700454483	1122	15,000.00	11/23	813000900088200
1114 *	4,889.85	11/03	813001901395574	1123	10,000.00	11/23	813001600843409
1118 *	14,338.00	11/03	813000800923894	1124	5,000.00	11/23	813000900367319
1119	500.00	11/09	813001901651911	1126 *	5,000.00	11/23	813001600843436
1120	659.21	11/17	813000400746918	1128 *	15,000.00	11/30	813000800823916

Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
11/03	4,416.00	Leather Creation;Des=eft ;ID=1111 Alphga Eff Date: 041103;Indn:1400310000000192063183	902343082194034
11/03	3,158.59	Leather World ;Des=eft ;ID=1113 Norcga Eff Date: 041103;Indn:1400310000000192278888	902343082195266
11/18	109,787.00	Wire Type:Intl Out Date:041118 Time:1649 Et Trn:2004111800124162 Service Ref:248981 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg/(Ch3979 Related Ref:0104111800594 8Nn	903711180124162
11/18	3,480.00	Wire Type:Book Out Date:041118 Time:1642 Et Trn:2004111800123172 Bnf:Seaforth Meridian, Ltd ID:005494098856 Related Ref:01041118006329Nn	903711180123172
11/18	1,480.00	Wire Type:Wire Out Date:041118 Time:1653 Et Trn:2004111800124703 Service Ref:001749 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01041118005816 Nn	903711180124703
11/18	45.00	Wire Transfer Fee	903711180010003
11/18	30.00	Check Order00172;Des=fee ;Id=p016993827 Eff Date: 041118;Indn:Mansell Capital Partne	902343231388168
11/18	20.00	Wire Transfer Fee	903711180009965
11/18	20.00	Wire Transfer Fee	903711180010011



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MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EO P OC Enclosures 12 48
 Statement Period
 11/01/04 through 11/30/04 0040927

Other Debits

Withdrawals and Debits - Continued

Date Posted	Amount	Description	Bank Reference
11/22	550.10	Wire Type: Intl Out Date: 041122 Time: 1141 Et Trn: 2004112200088321 Service Ref: 245245 Bnf: Dover Ltd ID: 100829 Bnf Bk: Ing Asia Private Ba Nk L ID: Ingpsgsg/(Ch3979 Related Ref: 0104112200149 3Nn	903711220088321
11/22	45.00	Wire Transfer Fee	903711220010574

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
11/01	185,779.81	11/17	138,777.54	11/23	163,296.44
11/03	154,387.37	11/18	108,903.54	11/24	161,296.44
11/05	139,936.75	11/19	198,891.54	11/30	146,296.44 ✓
11/09	139,436.75	11/22	198,296.44		

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Page 1 of 3
Account Number: 0032 6076 6268
EO P OC Enclosures 13 48
Statement Period
12/01/04 through 12/31/04 004199



00010552 2 AV 0.503 23 01172 001 SCH999 I12 4

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With Online Banking you can also view up to 18 months of this statement online.
Enroll at: www.bankofamerica.com/smallbusiness.

Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	179,211.74	Average	12-30	
Total Deposit Account Balance					\$179,211.74

Thank you for banking with us. With the balances in your account, there is no monthly maintenance fee for your Business Advantage account this month.

* Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking**Account Summary Information**

Statement Period	12/01/04 through 12/31/04	Statement Beginning Balance	146,296.44
Number of Deposits/Credits	3	Amount of Deposits/Credits	329,964.00
Number of Withdrawals/Debits	32	Amount of Withdrawals/Debits	411,297.53
Number of Deposited Items	0	Statement Ending Balance	64,962.91
Number of Enclosures	13	Average Ledger Balance	176,588.08
Number of Days in Cycle	31	Service Charge	0.00

MANSELL CAPITAL PARTNERS, LLC

Page 2 of 3
 Account Number: 0032 6076 6268
 FD P OC Enclosures 13 48
 Statement Period
 12/01/04 through 12/31/04

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
12/03	✓ 149,988.00	Wire Type:Wire IN Date: 041203 Time:1549 Et Trn:2004120300121488 Seq:7259100338Js/262821 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 04/12/03	903712030121488
12/20	✓ 169,988.00	Wire Type:Wire IN Date: 041220 Time:1616 Et Trn:2004122000152785 Seq:6144700355Js/410145 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 04/12/20	903712200152785
12/21	✓ 9,988.00	Wire Type:Wire IN Date: 041221 Time:1128 Et Trn:2004122100081815 Seq:3642700356Fs/214324 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 04/12/21	903712210081815

Withdrawals and Debits

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1129	✓ 1,000.00	12/07	813000700102725	1138	254.00	12/21	813001901054897
1131 *	✓ 1,000.00	12/07	813000500873032	1139	✓ 10,000.00	12/27	813000100346104
1133 *	✓ 344.55	12/20	813000800098555	1140	✓ 5,000.00	12/27	813000100346103
1134	✓ 2,000.00	12/23	813000700157947	1141	✓ 5,000.00	12/28	813000900190486
1135	✓ 84.00	12/21	813006300567669	1142	✓ 6,000.00	12/23	813000900319664
1136	✓ 1,250.10	12/21	813000300545687	1143	✓ 50,000.00	12/27	813001200096551
1137	✓ 997.00	12/21	813000300579494				

* Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
12/01	✓ 3,495.88	Leather World ;Des=eft ;ID=1127 Norcga Eff Date: 041201;Indn:1400310000000238104262	902343360218804
12/03	✓ 59,980.00	Wire Type:Wire Out Date:041203 Time:1643 Et Trn:2004120300131839 Service Ref:002015 Bnf:Belsize, Inc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0104120300669 8Nn	903712030131839
12/03	✓ 27,180.00	Wire Type:Book Out Date:041203 Time:1647 Et Trn:2004120300132399 Bnf:Seaforth Meridian. Ltd ID:005494098856 Related Ref:01041203006897Nn	903712030132399
12/03	✓ 19,980.00	Wire Type:Wire Out Date:041203 Time:1641 Et Trn:2004120300131415 Service Ref:001958 Bnf:Hartsfield Capital Group, ID:0455836734 Bnf Bk:Wells Fargo Na ID:121000248 Related Ref:010 41203006520Nn	903712030131415



Bank of America



MANSELL CAPITAL PARTNERS, LLC

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 Account Number: 0032 6076 6268
 EOP OC Enclosures 13 48
 Statement Period
 12/01/04 through 12/31/04 0041095

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Withdrawals and Debits - Continued

Other Debits

Date Posted	Amount	Description	Bank Reference
2/03	✓ 4,780.00	Wire Type:Wire Out Date:041203 Time:1644 Et Trn:2004120300132000 Service Ref:001951 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat Ional Bank ID:026007773 Related Ref:01041203006768 Nn	903712030132000
2/03	✓ 20.00	Wire Transfer Fee	903712030011343
2/03	✓ 20.00	Wire Transfer Fee	903712030011314
2/03	✓ 20.00	Wire Transfer Fee	903712030011326
2/03	✓ 20.00	Wire Transfer Fee	903712030011329
2/21	✓ 109,787.00	Wire Type:Intl Out Date:041221 Time:1400 Et Trn:2004122100106030 Service Ref:242262 Bnf:Dover Ltd ID:100829 Bnf Bk:Ing Asia Private Ba Nk L ID:Ingpsgsg/(Ch3979 Related Ref:0104122100374 5Nn	903712210106030
2/21	✓ 8,480.00	Wire Type:Book Out Date:041221 Time:1357 Et Trn:2004122100105255 Bnf:Seaforth Meridian, Ltd ID:005494098856 Related Ref:01041221000270Nn	903712210105255
2/21	✓ 1,480.00	Wire Type:Wire Out Date:041221 Time:1358 Et Trn:2004122100105581 Service Ref:001306 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat Ional Bank ID:026007773 Related Ref:01041221000247 Nn	903712210105581
2/21	✓ 45.00	Wire Transfer Fee	903712210010813
2/21	✓ 20.00	Wire Transfer Fee	903712210010806
2/21	✓ 20.00	Wire Transfer Fee	903712210010810
2/22	✓ 25,000.00	Wire Type:Wire Out Date:041222 Time:1617 Et Trn:2004122200127399 Service Ref:001922 Bnf:T.O. Begley Associates, ID:5146857959 Bnf Bk:B B&t Georgia ID:061113415 Related Ref:01041222000025 9Nn	903712220127399
2/22	✓ 20.00	Wire Transfer Fee	903712220011864
2/30	✓ 68,000.00	Wire Type:Wire Out Date:041230 Time:1654 Et Trn:2004123000129920 Service Ref:002051 Bnf:T.O. Begley Associates, ID:5146857959 Bnf Bk:B B&t Georgia ID:061113415 Related Ref:0104123000697 2Nn	903712300129920
2/30	✓ 20.00	Wire Transfer Fee	903712300011191

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
2/01	142,800.56	12/21	236,002.91	12/28	132,982.91
2/03	180,788.56	12/22	210,982.91	12/30	64,962.91
2/07	178,788.56	12/23	202,982.91		
2/20	348,432.01	12/27	137,982.91		

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Account Number: 0032 6076 6268
EO P 0C Enclosures 12 48
Statement Period
01/01/05 through 01/31/05 0040595

00010472 2 AV 0.503 23 01172 001 SCH999 I1 4
MANSELL CAPITAL PARTNERS, LLC
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Your Bank of America Business Advantage Summary

Account Name	Account Number	Qualifying Balance*	Type of Balance	Date	Total
Deposit Accounts					
Business Advantage Checking	0032 6076 6268	29,919.12	Average	01-30	
Total Deposit Account Balance					\$29,919.12

Balances in your linked accounts that are used to avoid a monthly maintenance fee are listed here. These balances reflect the average or principal balance in your account - for your actual ending account balance, please see the "Account Summary Information" section of your statement.

Business Advantage Checking

Account Summary Information

Statement Period	01/01/05 through 01/31/05	Statement Beginning Balance	64,962.91
Number of Deposits/Credits	1	Amount of Deposits/Credits	139,988.00
Number of Withdrawals/Debits	20	Amount of Withdrawals/Debits	195,221.25
Number of Deposited Items	0	Statement Ending Balance	9,729.66
Number of Enclosures	12	Average Ledger Balance	28,143.85
Number of Days in Cycle	31	Service Charge	0.00

Deposits and Credits

Date Posted	Amount	Description	Bank Reference
01/06	139,988.00	Wire Type:Wire IN Date: 050106 Time:1510 Et Trn:2005010600100389 Seq:9917800006Fs/228511 Orig:Argyle International Inc Snd Bk:J P Morgan Ch Ase And Co ID:0002 Pmt Det:Swf Of 05/01/06	903701060100389

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Bank of America



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How To Balance Your Bank of America Account

004059

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your **NEW ACCOUNT REGISTER BALANCE** \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____
3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals **SUBTOTAL** \$ _____

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. **TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals** \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Important Information

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic transfers: In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of the statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- * Tell us your name and account number
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

Page 2 of 2
 Account Number: 0032 6076 6268
 EO P OC Enclosures 12 48
 Statement Period
 01/01/05 through 01/31/05

MANSELL CAPITAL PARTNERS, LLC

Withdrawals and Debits

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference
1132	100.00	01/03	813000500255630	1149	26.43	01/18	813000700657551
1144 *	1,000.00	01/10	813000800039729	1151 *	1,299.92	01/24	813001100250833
1145	1,000.00	01/07	813000300727234	1153 *	49.90	01/25	813001901636278
1146	30,000.00	01/11	813000700194001	1154	2,000.00	01/25	813000400772046
1147	10,000.00	01/10	813001901062776	1155	100.00	01/18	813000700392779
1148	50,000.00	01/07	813001100716282	1156	100.00	01/18	813000700392783

Preceding check (or checks) is outstanding, is included in summary listing, or has been included in a previous statement.

Other Debits

Date Posted	Amount	Description	Bank Reference
01/04	7,500.00	Wire Type:Intl Out Date:050104 Time:1639 Et Trn:2005010400109324 Service Ref:595998 Bnf:Stikeman Elliot Llp ID:0492019 Bnf Bk:Canadian Imperial Bank ID:006550826157 Related Ref:0105010 4002517Nn	903701040109324
01/04	45.00	Wire Transfer Fee	903701040009075
01/06	59,980.00	Wire Type:Wire Out Date:050106 Time:1622 Et Trn:2005010600112336 Service Ref:001569 Bnf:Belsize, Inc ID:7915473487 Bnf Bk:Commerce Ban K, National ID:026013673 Related Ref:0105010600467 5Nn	903701060112336
01/06	27,180.00	Wire Type:Book Out Date:050106 Time:1624 Et Trn:2005010600112614 Bnf:Seaforth Meridian, Ltd ID:005494098856 Related Ref:01050106004742Nn	903701060112614
01/06	4,780.00	Wire Type:Wire Out Date:050106 Time:1620 Et Trn:2005010600112028 Service Ref:001488 Bnf:Alain Assemi ID:3821165340 Bnf Bk:Sterling Nat ional Bank ID:026007773 Related Ref:01050106004625 Nn	903701060112028
01/06	20.00	Wire Transfer Fee	903701060009825
01/06	20.00	Wire Transfer Fee	903701060009813
01/06	20.00	Wire Transfer Fee	903701060009817

Daily Ledger Balances

Date	Balance	Date	Balance	Date	Balance
01/01	64,962.91	01/07	54,305.91	01/24	11,779.56
01/03	64,862.91	01/10	43,305.91	01/25	9,729.66
01/04	57,317.91	01/11	13,305.91		
01/06	105,305.91	01/18	13,079.48		

Exhibit B

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (+)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$
1003							
	4/29	Opening deposit				20 -	20 -
	7/11	Deposit by wire transfer			1,000,000 -		
	7/15	Deposit			300,000 -		
	7/16	Deposit			100,000 -		
	7/17	Deposit by wire transfer			99,988 -	1,500,008 -	
991	7/17	Term Expense	2,000.00				2,498,008 -
	7/14	Wire transfer	2,000,000				448,008 -
	7/14	Wire transfer fee			20		447,988 -
	7/16	Wire transfer			280,000		217,988 -
	7/16	Wire transfer fee			20		217,968 -
	7/21	Wire transfer			200,000		17,968 -
	7/21	Wire transfer fee			45		17,923 -
	8/19	Wire transfer (Kerr)			6,788 -		24,711 -
	8/28	Wire transfer			8,000		16,711 -
	8/28	Wire transfer fee			20	✓	16,691 -
1001	8/28	Debit D. Reichardt Pass thru credit	3,388 -			3,388 -	16,691

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REF	DATE	TRANSACTION DESCRIPTION	AMOUNT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$
✓	10/3	Wire Fee	45 -				350,491 -
✓	10/6	Wire Out - Kerr Trust	300,000 -				50,491 -
1002/✓	10/7	Del Reichardt	3,400 -				
✓	10/6	Wire Fee	45 -				
1003/✓	10/7	Thomas Begley	534 -				46,512 -
	10/6	Wire In - Kerr				288,988 -	335,500 -
✓	10/15	Wire Out - Yap	127,480 -				208,020 -
✓	10/17	Wire Out - Belsize	59,980 -				148,040 -
✓	10/17	Wire Out - Asselin	26,280 -				121,360 -
✓	10/17	Wire Out - H. Genthner	15,280 -				106,080 -
1009	10/17	John Miel (TOB)	5,000 -				101,080 -
1010/✓	10/17	Maurice Thomas (TOB)	2,045 -				99,035 -
1004/✓	10/17	Crossley, Ternigan, Ellice	34,443.77				64,588.23
1007/✓	10/17	Del Reichardt	5,000 -				59,588.23
1011/✓	10/17	Thomas Begley	945 -				58,640.23
✓	10/17	Wire Fee	45 -				58,595.23

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	
✓ 10/17	10/17	Wire Fee	20 -				58,535 23
✓ 10/16	10/16	Wire Fee	20 -				58,535 23
✓ 10/15	10/15	Wire Fee	20 -				58,535 23
1006 ✓ 10/14	10/14	John Banhart + Assoc.	5000 -				53,535 23
1002 ✓ 10/14	10/14	Baseline Capital (DPR)	5000 -				
1007 ✓ 10/14	10/14	Hartfield Capital (TOB)	7000 -				✓ 46,535 23
1012 ✓ 11/5	11/5	Delbert D. Reichardt	340 -				43,135 23
1018 ✓ 11/5	11/5	K & K Holdings, LLC	23,000 -			1788,988	1,809,123 20
8,832,123 23							
1014 ✓ 12/5	12/5	Thomas O. Begley	19,000 -			VOID	
1015 ✓ 12/5	12/5	Thomas O. Begley	19,000 -				1,790,123 20
1016 ✓ 12/5	12/5	Baseline Securities Corp.	7000 -				1,783,123 20
1017 ✓ 12/5	12/5	John Banhart & Assoc.	7,000 -				1,716,123 20
✓ 12/5	12/5	Wire Out - Dover Ltd	127,485 -				1,648,668 20
✓ 12/5	12/5	Wire Out - Dover Ltd	999,985 -				648,713 20
✓ 12/5	12/5	Wire Out - Omnibus	15,280 -				633,433 20
✓ 12/5	12/5	Wire Out - Baseline	59,980 -				573,453 20
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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODFEE (-)	DEPOSIT/CREDIT (+)	\$
✓ <u>10/6</u>		wire Out - A. Assemaiz	26,680	-		546,773.00
✓ <u>10/6</u>		wire Out - T. Correll	299,780	-		246,793.00
✓ <u>10/6</u>		wire Out - Wellspring	99,980	-		146,813.00
✓ <u>10/6</u>		wire Out - T. Ens	99,980	-		46,833.00
✓ <u>10/6</u>		Wire Fee	45	-		
✓ <u>10/6</u>		Wire Fee	45	-		
✓ <u>10/6</u>		Wire Fee	45	-		
✓ <u>10/6</u>		Wire Fee	20	-		
✓ <u>10/6</u>		Wire Fee	20	-		
✓ <u>10/6</u>		Wire Fee	20	-		
✓ <u>10/6</u>		Wire Fee	20	-		
✓ <u>10/6</u>		Wire Fee	20	-		
2004 ✓ <u>10/6</u>		Transfer debit	2	-		Corrected 46,558.23 46,603 46,603
10/8 ✓ <u>11/2</u>		K & K Holdings, LLC	34,449.77			12,148.46
10/9 ✓ <u>11/5</u>		Thomas G. Begley	3,500. ⁰⁰		223,113. ⁰⁰	
10/20 ✓ <u>11/5</u>		Hertsfield Capital Securities	200. ⁰⁰		1,999,988. ⁰⁰	2,235,241. ⁴⁶

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	COD	FEE (-)	DEPOSIT/CREDIT (+)	
1021	4/11	Baseline Securities Corp	6,500.00				2,224,649.46
1022	4/11	John Banhart & Assoc	3,500.00				2,221,149.46
✓	4/11	Wire Out - Dore Ltd	97,455.00				2,130,549.46
✓	4/11	Wire Out - Belsize	59,980.00				2,070,614.46
✓	4/11	Wire Out - Texan	1,999,980.00				70,634.46
✓	4/11	Wire Out - A. Asseini	18,480.00				52,154.46
✓	4/11	Wire Out - HCS	37,000.00				15,154.46
1023	4/11	Delbert D. Reichardt	3,400.00				11,754.46
1024	4/11	Baseline Securities Corp	3,500.00				8,254.46
1025	2/5	City of Alpharetta Ga. Tex	156.50				
		Wire fees	125.00				
		Wire in				4232.00	12,208.46
1026	2/10	Delbert D. Reichardt	4000.00			167,488.00	
1027	4/10	Baseline Securities Corp.	6,500.00				
1028	4/10	Hartfield Capital Group	6,500.00				
✓	4/10	Wire Out - Asseini	18,480.00				
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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$
	✓ 7/10	Wire Out, Dover Mac	97,455 ⁰⁰				
1029	✓ 7/10	John Banhart & Associates	6,500 ⁰⁰				
1030	✓ 7/10	Hartfield Eng. Grp (Tom)	5,000 ⁰⁰				
	✓	Wire fee	20 -				
	✓	Wire fee	45 -				
	✓ 7/11	Wire Out - Tom	21,986 -				
	✓ 7/11	Wire fee	20 -				13,237 96
	✓ 7/13	Wire In (Texaco)				2,000,000	
	✓ 7/23	Wire Out (Kerr)	1,999,951				
1031	✓ 7/23	Greg Ecks, CPA (Taxes)	350 ⁰⁰				
	✓ 7/26	Wire In (Kerr)				114,988 -	
	✓ 7/23	Wire fee	45 -				127,830 96
1032	✓ 7/11	Baseline Securities Corp	10,000 ⁰⁰				
1033	✓ 7/11	John Banhart & Associates	10,000 ⁰⁰				107,830 02
1034	✓ 7/12	Secretary of State	30 ⁰⁰				
1035	✓ 7/12	Secretary of State MCP II	30 ⁰⁰				107,770 96

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DATE	TRANSACTION DESCRIPTION	PAYMENT	IT (1)	CODE	FEE (2)	DEPOSIT/CREDIT (+)		
✓ 3/5	Wire Out - Tom	15,000	-					\$ 107,770.96
✓ 3/5	Wire fee	70	-					92,750.96
1036 ✓ 3/12	Thomas O. Begley	2000	-					90,750.96
1037 ✓ 3/16	Delbert D. Reichardt	4000	-					86,750.96
1038 ✓ 3/16	Delbert D. Reichardt	2400	-					84,350.96
1039 ✓ 3/16	John Mite (Gron)	3,000	-					81,350.96
1040 ✓ 3/16	Thomas O. Begley	3,500	-					77,850.96
✓ 3/16	Wire fee	26	-					77,830.96
✓ 3/16	Wire fee	20	-					77,810.96
✓ 3/16	Wire fee	45	-					77,765.96
1041 ✓ 3/16	Atlanta Bus. Chronicle	84	-					77,681.96
1042 ✓ 3/17	Business Week	29.97						77,651.99
1043 ✓ 3/19	Hartfield Capital Group Shipping Charges	197.08						77,454.91
✓ 3/24	Wire Out Belsize	55,980.00						
✓ 3/24	Wire In Kerr					99,988.00		117,462.91
1044 ✓ 3/24	Hartfield Capital Group	35,000.00 35,000.00						82,462.91

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Additions to the Check Register

3-15-04

Wire In

\$ 167,488.⁰⁰3-15 Wire Out 97,455.⁰⁰3-15 Wire Out 23,000.⁰⁰3-15 Wire Out 118,480.⁰⁰138,935.⁰⁰167,488.⁰⁰- 138,935.⁰⁰\$ 28,553.⁰⁰

3-24 Wire fee

- 20.⁰⁰28,533.⁰⁰

4-27-04 Wire In

4-27-04 Wire Out

4-27-04 Wire Out

4-27-04 Wire fee

4-27-04 Wire fee

\$ 55,980 - ✓

35,980 - ✓

20 - ✓

20 - ✓

100,000 -99,988.⁰⁰

- 12

NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT	DEPOSIT/CREDIT	AMOUNT
1046	3/14	Baseline Securities Corp	3,000	-	82,462.91
1046	3/14	John Banahof & Assoc.	3,000	-	79,462.91
1048	4/1	Frank Nadal (Tom)	1,770	-	104,995.91
1048	4/1	Chase Automotive Finance (Tom)	12,000	-	103,725.91
1049	4/1	Frank Nadal (Tom)	2,760	-	91,225.91
1050	4/1	Frank Nadal (Tom)	2,760	-	88,965.91
1051	4/1	Hartfield Capital Group	15,000	-	
1052	4/1	Baseline Securities Corp	41,000	-	84,965.91
1053	4/1	Delbert D. Reidhardt	4,000	-	
1054	4/1	John Banahof & Assoc.	4,000	-	
✓	4/1	Wire Out - Dave	57,405.00		
✓	4/1	Wire Out - Assenior	18,488.00		
✓	4/1	Wire Out - HCG	37,980.00		
	4/1	Wire fees	85	-	
	4/1	Wire In - Kerr			✓ 99,441.91
1054	5/10	MCP II, LLC	100	-	167,488.00
					✓ 99,441.91

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$
1086	5/14	Kerr III, LLC	100 -				
	5/14	Kerr In				✓ 167,485	
1053	5/14	Debart & Reichardt	5,000 -				
1058	5/14	Baseline Securities Corp.	4,000 -				
1059	5/14	John Bausch & Assoc.	4,000 -				
✓ 5/14		Wire Out - Dover	97,480 -				
✓ 5/14		Wire Out - A. Assen	18,480 -				
✓ 5/14		Wire Out - HCG	37,480 -				
✓ 5/14		Wire fee	45 -				
✓ 5/14		Wire fee	20 -				
✓ 5/14		Wire fee	20 -				90,729.91
1060	5/14	Wire In				99,988	
5/14		Wire Out - Belsize	59,980				
5/14		Wire fee	20 -				
5/14		Wire Out - HCG	39,480 -				
8/14		Wire fee	20 -				✓ 91,217.91

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	
✓ 6/10		Wire In / Ker				167,488	\$91,217.91
1060	6/10	Delbert D. Reichardt	5,000 -				
1061	6/10	Baseline Securities Corp.	2,000 -				
1062	6/10	John Bankhat & Associates	4,000 -				
1063	6/10	Special Olympic	32.58				
	6/24	Wire In / Ker				97,988	
	6/24	Wire Out / Belize	59,988 -				
	6/24	Wire Out / HCS	38,988 -				
	6/24	Wire fee	20 -				
	6/24	Wire fee	20 -				
✓ 6/10		Wire Out / Dover				97,455	
✓ 6/10		Wire Out / Assemi				18,480	
✓ 6/10		Wire Out / HCS				38,000 -	
6/10		Wire fees	85.00				✓ 91,685.91
✓ 6/24		Wire In / Ker				97,988 -	
✓ 6/24		Wire Out / Belize	59,980 -				131,693.91

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	
	6/24	Wire Out	\$8,980				\$131,693.21
	7/4	Wire fees	40	-			✓ 92,673.21
1064	7/2	Bombardier Study	1500	-			
1065	7/2	HCG / Shipping Chgs	60	80			77,613.11
✓	7/6	D.D. Reichardt				100,000	
✓	7/6	Wire Out Kerr	100,000	-			
✓	7/9	Wire fee	40	-			77,568.11
✓	7/9	Wire In Kerr				167,488	
✓	7/10	Wire Out Dave	109,787	-			
✓	7/10	Wire Out HCG	37,980	-			99,249.11
1066	7/10	Delbert D. Reichardt	5,000	-			
1067	7/10	Baseline Securities Corp	5,000	-			
1068	7/10	John Benzhof & Assoc	5,000	-			82,285.11
✓	7/12	Wire In / Assenic				250,000	
✓	7/12	Wire Out / Kerr	249,950	-			
✓	7/12	Wire fees	110	-			82,224.11

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$		
1069	7/11	Sound Design, Inc.	28,984 ⁰⁰				82,224.11		
✓	7/27	Wire In; Kerr				99,988 ⁰⁰			
✓	7/27	Police; Wire cut	59,980 ⁰⁰						
✓	7/27	Wire fee	20 ⁰⁰						
1070	7/28	Hortfield Capital Group	11,000 ⁰⁰				82,196.53		
✓	7/27	Wires In A. Asceni				800,000 ⁰⁰			
✓	7/28	Wire cut - Kerr	99,985 ⁰⁰						
✓	7/28	Wire fee	45 ⁰⁰				82,196.53		
✓	8/9	Wire In (Kerr)				187,988 ⁰⁰			
1071	8/10	Delbert D. Reinhardt	10,000 ⁰⁰						
1072	8/10	Baseline Scanner Corp.	5,000 ⁰⁰				252,183.53		
✓	8/10	Wire Out - Dovo	109,787 ⁰⁰						
✓	8/10	Wire Out - A.A.	9,980 ⁰⁰						
1073	8/10	John Banhof & Assoc.	5,000 ⁰⁰						
✓	8/10	Wire fees	65 ⁰⁰						
✓	8/11	Wire Out HGG	14,980 ⁰⁰				112,371.53		

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-) CODE	DEPOSIT/CREDIT (+)	
✓ 1074	8/11	Wire fee	20 -		112,376.03
✓ 1075	8/11	Time Magazine	29 95		
✓ 1076	8/11	Special Olympics Geo	32 58		
✓ 1077	8/11	Easter Seals	10 -		112,279.00
✓ 1078	8/24	Wire In / Kern		139,988 -	
✓ 1079	8/24	Wire Out Belsize	59,980 -		
✓ 1080	8/24	Wire Out A. Assen	31,980 -		
✓ 1081	8/24	Wire Out HCC	14,980 -		
✓ 1077	8/24	Baseline Capital	1,000 -		
✓ 1078	8/24	Idm Blyt Assoc.	1,000 -		
✓ 1079	8/24	Wire fees	60 -		143,267.00
✓ 1080	8/24	Deposit		6,300 -	
✓ 1081	8/24	Wire Out / A. Assen	6,280 -		
✓ 1082	8/24	Wire fee	20 -		
✓ 1079	8/24	Dewey Robbins	4,000.00		139,267 -
✓ 1080	8/24	Rick Finn	2,000 -		137,267 -

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NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	
1081	✓ 9/10	John H. Banzhaf	26.78				\$ 137,267.92
							137,240.22
	✓ 9/14	Wire In / Kerr.				179,988	317,228.22
	✓ 9/14	Wire Out / Dover	199,787	-			
	✓ 9/15	Wire Out / L.A. AA	1,480	-			
	✓ 9/14	Wire Out / A.A.	8,490	-	(8,490)		
	✓ 9/14	Wire Out / HCS	14,980	-			
	✓ 9/14	Wire fee	90	-	(?) 10.5?		
1082	✓ 9/14	Deborah D. Reidman	10,000	-			
1083	✓ 9/14	Bacchari Spent on Sep	5,000	-			162,388.22
1084	✓ 9/14	John Banzhaf & Assoc.	5,000	-			162,411.22
1085	✓ 9/15	Dewey Robbins	2,000	-			160.8
1086	✓ 9/15	Muscular Dystrophy Assoc	15	-			
1087	✓ 9/15	U.S. News & World Rpt	20	-			
1088	✓ 9/15	Global Opportunity Fund, LLC	100	-			123,659.96
1089	✓ 9/15	Sound Design, Inc.	36,591.26				123,686.96
	✓ 9/14					139,988.00	123,626.96

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USE THIS PAGE FOR ADDITIONAL CHECKING OR SAVINGS ACCOUNT TRANSACTIONS									
NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/DEBIT (-)	CODE	FEE (-)	DEPOSIT/CREDIT (+)	\$		
1090	9/14	Baseline Capital Corp.	1000	00					
1091	9/14	John Banerhart & Assoc.	1000	00					
	9/14	Wire Out / HCG	14,980	00					
	9/14	Wire Out / Belsize	55,980	00					
	9/14	Wire Out / A.A.	4,780	00					
	9/14	Wire Out / Seaford	27,180	00					
	9/14	Wire fees	80	00					159,112.96
1092	9/27	Hartfield Capital Group	92	40					

AUTOMATIC DEPOSIT/PAYMENT REMINDER

Use this Ledger to record any Automatic Deposits and Payments.

REMEMBER TO DEDUCT FROM YOUR ACCOUNT BALANCE EACH MONTH ALL AUTOMATIC PAYMENTS YOU HAVE AUTHORIZED.

ADD TO YOUR ACCOUNT BALANCE ANY AUTOMATIC DEPOSITS ON THE DATE DEPOSIT IS MADE.

DATE	AUTOMATIC DEPOSIT	AMOUNT
9/30	Fed Ex Kinkor	4215.75
10/12	Fitness Resource	2,500.00
10/13	Dewey S. Robbins	2,000.00

DATE	AUTOMATIC PAYMENT	AMOUNT

USE THESE CODES WHEN RECORDING YOUR NON-CHECK TRANSACTIONS
 D-DEPOSIT DP-DEBIT CARD PURCHASE ATM-CASH WITHDRAWAL AP-AUTOMATIC PAYMENT FT-FUNDS TRANSFER TD-TAX DEDUCTIBLE I-INTEREST EARNED SC-SERVICE CHARGE

Should you need an additional check register prior to your next order, contact your financial institution.

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Easy To Use Transaction Register

Record your check number or transaction code, date, and a description of the transaction. It is recommended that you compute the balance after each entry.

When reconciling statements, this column may be used to indicate (✓) items cleared by your financial institution.

AD-Automatic Deposit • AP-Automatic Payment • ATM-Cash Withdrawal • DC-Debit Card • FT-Funds Transfer • SC-Service Charge • TD-Tax Deductible									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	✓	PAYMENT, FEE, WITHDRAWAL (-)	\$	330	50	
AP	2/5	HOME INSURANCE CO.			108 17		522	33	
102	2/6	AMERICAN MORTGAGE CO.			235 00		267	33	
103	2/8	SHARON'S SUPERMARKET			58 05		229	28	
ATM	2/9	CASH WITHDRAWAL			50 00		179	28	
D	2/10	DEPOSIT	100 00				279	28	
SC	2/12	SERVICE CHARGE			2 50		276	78	

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PRIVACY POLICY
Your information is protected in accordance with your financial institution's policy.

AD-Automatic Deposit • AP-Automatic Payment • ATM-Cash Withdrawal • DC-Debit Card • FT-Funds Transfer • SC-Service Charge • TD-Tax Deductible									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	✓	PAYMENT, FEE, WITHDRAWAL (-)	\$	154	576	56
1093	✓ 9/30	Fed Ex Kinko			4,226 75				
1094	✓ 10/1	Financial Resource			2,500 90				
1095	✓ 10/3	Dewey S. Robbins			2,000 00		145	854	51
1096	✓ 10/3	The Kiplinger Letter			48 00				
1097	✓ 10/3	Financial Times			99 00				
1098	✓ 10/7	American Cancer Society			15 00		145	692	81

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible						
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (\$)	PAYMENT, FEE, WITHDRAWAL (\$)		
	✓ 8/14	Wire In	179,988			\$145,692.81
						320,680.81
1059	9/14	Delbert D. Reichardt	10,000			
1100	9/14	Baseline Securities Corp	5,000			
1101	9/14	John Banhof & Assoc.	5,000			320,680.81
	✓ 9/14	Wire Out A. Asseini	1,480			
	✓ 9/14	Wire Out Dover	109,787			
	✓ 9/14	Wire Out Seabroth	8,490			
	✓ 9/14	Wire Out HCG	14,980			
VOID	9/14	Wire fee	105			166,938.81
1102	10/10	Twenty Six 2	6,000			
1103	10/25	Wire In Kerr	✓ 139,988			
	✓ 10/25	Wire Out Bdsiz		59,580		
	✓ 10/25	Wire Out HCG		14,980		
	✓ 10/25	Wire Out A. Asseini		4,780		210,086.81

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10/25	Wire Out (T&H Begley)	10,000-
10/26	Wire fee	20-
✓10/29	Wire In (Kerr)	4,988-
		185,794 81

AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible					
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	PAYMENT FEE WITHDRAWAL (-)	
	✓ 10/16	Wire Out Seaforth		27.18	
	✓	Wire fees		80	
1104	10/16	Baceline Sawtooth Corp.		1000	
1105	10/16	John Banhof & Assoc.		1000	190,826 81
1106	11/1	Sofa Express VOID ✓		4889 85	✓ 185,794 81
1107	11/1	Sofa Express		4,889 85	✓ 185,794 81
1108	11/1	American Landmark Group		4,590 99	
1111	11/1	Leather Creation		4,416 00	
1112	11/1	Sound Design		14,450 62	
1113	11/1	Leather World		3,118 59	
1114	11/13	Thomas O. Begley		4,885 85	
1115	11/13	Dillard's Travel		14,388	
1116	11/13	For Singapore		7,165	
1117	11/13	Dillard's Travel Service		7,165	

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible						
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	PAYMENT FEE WITHDRAWAL (-)	TD - Tax Deductible	
118 ✓	11/3	Cash (Della-Ly Trav.)		14.38		\$ 157,289.75
1119 ✓	11/4	Gerolyn Wood (Plasma)		5.00		
1120 ✓	11/11	Gerolyn Wood		6.52		
1121 ✓	11/15	Dewey Robbins		2.00		136,792.55
✓	11/18	Wire In/Keck	89,988			226,780.55
✓	11/18	Wire Out/Doover		109.78		
✓	11/18	Wire Out		84.80		
✓	11/18	Wire Out/Seaford		1.40		
✓	11/18	Wire Out/Assen		85		106,948.55
✓	11/19	Wire in Keck				
1122 ✓	11/19	Hartford Capital Group	89,988			196,936.55
1123 ✓	11/19	Dellert D. Richards		15.00		
1124 ✓	11/19	John. Gough and Assoc.		2.00		
1125 ✓	11/19	Wood		5.00		
1126 ✓	11/19	Brachre Securities Corp		5.00		161,936.55

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Check Codes

AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible

130 → 461,891.54

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	PAYMENT FEE WITHDRAWAL (-)	TD Tax Deductible
✓ 11/22	11/22	Wire Out / Dove		530 10	
✓ 11/22	11/22	Wire fee		45 -	
1127 ✓ 11/23	11/23	Leather World		3,500 -	
1128 ✓ 11/23	11/23	Gambrell & Stolz, LLP		15,000 -	
✓ 11/23	11/23	Wire Fr / Ker	149,985 -		292,784 .54
✓ 11/23	11/23	Wire Out / Balsizio		59,980 -	
✓ 11/23	11/23	Wire Out /			
✓ 11/23	11/23	Wire Out / Sean		27,180 -	
✓ 11/23	11/23	Wire Out / Assoc		4,780 -	
✓ 11/23	11/23	Wire Out / HCG		19,980 -	
✓ 11/23	11/23	Wire fees		80 -	180,784 .54
1129 ✓ 11/26	11/26	RoseLine Securities Corp		1,000 -	
1130 ✓ 11/26	11/26	John Baurhant & Assoc		1,000 -	
1131 ✓ 11/26	11/26	John Baurhant & Assoc.		1,000 -	
1132 ✓ 11/27	11/27	Secretary of State (BDR)		100 -	178,684 .54

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	PAYMENT, FEE WITHDRAWAL (-)					
1133 ✓	12/8	Hartfield Capital Group HBL		344.85					\$178,689.57
1134 ✓	12/15	Dewey S. Robinson		2,000.00					
1135 ✓	12/15	Atlanta Business Chronicle		84.50					
1136 ✓	12/15	Dillard's Travel		1,250.00					
1137 ✓	12/17	Glen Abbey Swim & Tennis Club		997.00					
1138 ✓	12/17	Financial Asset Mgmt System		254.00				173,784.99	
✓	12/21	Wire Transf. Keri	109,988						
✓	12/21	Wire Out / Door In	+99,88	✓ 109,787					
✓	12/21	Wire Out / Seaford		8,480					
✓	12/21	Wire Out / Arsenic		1,480					
✓	12/21	Wire fees		85					
1139 ✓	12/21	Delbert D. Reichardt		10,000					
1140 ✓	12/21	Baseline Securities Corp.		5,000					
1141 ✓	12/21	John Banchoff & Assoc.		5,000				213,788.99	

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible						
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (\$)	PAYMENT, FEE, WITHDRAWAL (\$)		
1142	12/21	Twenty Six 2		6,000		5213,898.29
✓ 114	12/12	Wire Out / T.O. Bayless		25,000		
✓ 114	12/12	Wire fee		20		
1143	12/12	Bayless, B. J., Realtor, LLC		50,000		
✓ 114	12/30	Wire Out / T.O. Bayless		68,000		64,962.95
✓ 114	12/30	Wire fee		20		64,828.95
✓ 114	12/14	Wire Out / Salikawa		7,500		
✓ 114	12/14	Wire fee		45		
1144	1/6	Baseline Securities Co.		1,000		
1145	1/6	John Banhart & Associates		1,000		
✓ 114	1/6	Wire In / Kerr		139,988		
✓ 114	1/6	Wire Out / Basigie		59,980		
✓ 114	1/6	Wire Out / Seaforth		27,180		
✓ 114	1/6	Wire Out / Cassini		4,780		

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	PAYMENT FEE WITHDRAWAL (-)	\$
✓ 116	1/6	Wire fees		60	
1146 ✓ 1/7	1/7	T. O'Beirley + Associates		30,000	
1147 ✓ 1/7	1/7	Gambrell & Stolz, LLP		10,000	
1148 ✓ 1/7	1/7	Beirley, Bayliff & Reid, Ltd.		50,000	
1149 ✓ 1/12	1/12	Baseline Savings Corp. Greenville		26 43	
1150 ✓ 1/13	1/13	St. David's Episcopal Church Henderson		300	
1151 ✓ 1/1	1/1	T. Mobile		1,299 92	
1152 ✓ 1/18	1/18	The Economist		49 90	
1153 ✓ 1/18	1/18				
1154 ✓ 1/17	1/17	Dewey S. Robinson		2,000	
1155 ✓ 1/18	1/18	MCP II		100	
1156 ✓ 1/18	1/18	MCP III		100	9265 76
1157 ✓ 1/31	1/31	Robert D. Reinhardt Stamps		7 46	
1158 ✓ 1/2	1/2	City of Alpharetta		156 80	9265 76
1159 ✓ 1/16	1/16	Dewey S. Robinson		2,000	9265 76

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (✓)	PAYMENT FEE WITHDRAWAL (✓)					
1160	3/17	Grog Bros, CPA		✓	475 ⁰⁰			\$726.57	76
1161	3/3	Handford Capital Group HDL			93 ³³			6790.	76
1162	3/4	Secretary of State MCPI			30 ⁰⁰				
1163	3/4	Secretary of State MCPII			30 ⁰⁰			6637	48
1164	3/4	Secretary of State MCPIII			30 ⁰⁰				
1165	3/30	Wall Street Journal			225 ⁷⁵				
1167	3/30	Secretary of State BB+R		✓	30 ⁰⁰				
1168	4/5	Gambrell & Stolz		✓	213 ⁰⁰			Corrected	
1169	7/7	Gambrell & Stolz		✓	567 ⁵⁰			5626	18
1170	8/3	Deluxe Travel Singapore		VOID	1,413 ²⁸			+3 ⁰⁰	
1171	8/30	Global Advisors Group		✓	700 ⁰⁰			5526	18
1172	8/31	T-Mobile SJE		✓	331 ⁵³			5194	68
1173	9/18	T-Mobile		✓	316 ⁵⁷			4878	08

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AD - Automatic Deposit • AP - Automatic Payment • ATM - Cash Withdrawal • DC - Debit Card • FT - Funds Transfer • SC - Service Charge • TD - Tax Deductible									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	DEPOSIT CREDIT (+)	✓	PAYMENT FEE WITHDRAWAL (-)				
1174	11/1	T-Mobile			✓ 508 63	4369	45		
1175	11/2	T-Mobile			✓ 307 20	4067	45		
1176	1/9	Thomas O. Begley			500 00				
1177	1/9	T-Mobile			320 76	3241	45		
		Refrence Letter			70 00	3231	45		
1178	1/19	Thomas O. Begley			300 -	2931	49		
1179	1/19	Thomas O. Begley			100 -	1300	00		
1180	1/24	City of Alpharetta, Georgia			✓ 156 50	1474	99		
1181	2/20	Greg Erbs, CPA			✓ 375 00	1099	99		
1182	3/30	T-Mobile			✓ 178 43	921	56		
1183	5/30	T-Mobile			301 40				
		Serv Chg			25 -				
		Serv Chg			25 -	570	16		

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Exhibit C

UNANIMOUS RESOLUTION OF THE SHAREHOLDERS, DIRECTORS AND OFFICERS OF
MANSELL CAPITAL PARTNERS, LLC

A special meeting of the shareholders, directors and officers of Mansell Capital Partners, LLC, ("Company") was held on July 14, 2003. The following were present representing all of the shareholders, directors and officers of the Company.

Stephan J. Lovett, President
Thomas O. Begley, Secretary

IT WAS RESOLVED THAT Mr. Gordon Mascarenhas, a Canadian citizen with Passport Number JS983498 shall be appointed as "Advisor and Administrator" to assist with specific transactions wherein the company shall exchange it's investment funds, currently on deposit with the clearing firm of Hartsfield Capital Securities, Inc. in Atlanta, Georgia, for legally issued, marginable bank instruments from any bank with rated securities of AA or better by S&P and Aa/P1 by Moody's; and

IT WAS FURTHER RESOLVED THAT, Mr. Mascarenhas shall only act in a legal manner that *does not* place the Company or its assets at any risk of loss or foreclosure; and

IT WAS FURTHER RESOLVED THAT, Mr. Mascarenhas is hereby authorized to execute the acquisition of commercial documents consistent with the criteria described in the aforementioned resolutions. Mr. Mascarenhas's execution of the acquisition of such securities shall be performed with notification to and pre-approval of a designated representative of Mansell Capital Partners, LLC: and

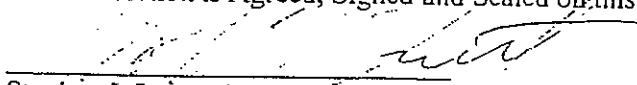
IT WAS FURTHER RESOLVED THAT the Company's securities dealer (Hartsfield Capital Securities, Inc.) shall be instructed by the Company to issue by standard international banking practices, a bank-to-bank communication via swift containing payment for said instruments; and

IT WAS FURTHER RESOLVED THAT the bank instrument to be purchased by the Company shall be cash-backed, irrevocable and unconditional as to payment at maturity with a one year term, and shall be payable by the issuing bank without recourse, protest, notification, and free of any deductions, withholdings, fees, taxes or charges levied by any party including any political entity in the jurisdiction of issuance of the instrument. The instrument shall be a global issue suitable for acquisition by a U.S. or Canadian citizen; and

IT WAS FURTHER RESOLVED THAT Mr. Mascarenhas shall be authorized to issue such relevant instructions to our securities dealer (Hartsfield Capital Securities, Inc.) who will act immediately on our behalf and upon our confirmation.

There being no further business, the meeting was declared closed.

This Resolution is Agreed, Signed and Sealed on this 14th day of July, 2003.


Stephan J. Lovett, President

Certified by the Corporate Secretary:

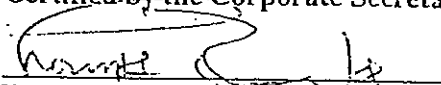

Thomas O. Begley, Secretary

Exhibit D

834-00834-B014-00834- -001-1-01-0000-0000--IY
MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE NY 11706-3432



December 19 - January 22, 2004
Page 1 of 6

Better Banking Statement

Customer Service

ServiceLine: 935-9935 from 212,
516, 716, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bank

Primary Account Number: 834-383063
Number of Checks Paid: 18

OVERVIEW

Deposit Accounts - JPMorgan Chase Bank ("Bank")

Checking	Account Number	Opening Balance	Ending Balance
Better Banking Checking	834-383063	\$ 64,825.29	\$ 33,461.26
Total		\$ 64,825.29	\$ 33,461.26

Credit Accounts

Description	Account Number	As of	Available Credit	Balance Owed
Overdraft Line Of Credit	**** 0900	01/22	\$ 4,542.00	\$ 2,858.00
Total			\$ 4,542.00	\$ 2,858.00

THIS ENDS YOUR STATEMENT OVERVIEW

Better Banking Checking

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley

Summary	Opening Balance	\$ 64,825.29	Average Balance	\$ 29,140.91
	Deposits and Credits	\$ 48,689.18		
	Checks, Withdrawals and Debits	\$ 80,053.21		
	Ending Balance	\$ 33,461.26		

Deposits and Credits

Date	Description	Amount
12/22	Deposit	\$ 37.72
12/24	US Treasury 303 Soc Sec 122403	\$ 1,285.00
12/30	Vain Treas 220 Fedvainsur 123003	\$ 147.60
12/31	US Treasury 220 VA Benefit 123103	\$ 504.00
01/02	Deposit	\$ 15.50
01/02	Dfas-Cleveland Ret Net 010204	\$ 812.89
01/02	Local 807 Labor Pension 010204	\$ 423.47
01/16	Incoming Funds Transfer B/O: Royal Bank Of Canada-Payment C	\$ 45,463.00
	Total	\$ 48,689.18

Withdrawals and Debits

Date	Description	Amount
12/19	NYCE Purchase; Card # **** 2475 Serial# 301898; Bldg 84, Mitchel Field, NY	\$ 256.06
12/19	CBC Purchase On 12/17; Card # **** 2475 Ref# 7043286B000Ss76Er; UPS (800) 811-1648, E Farmingdale, NY	\$ 12.33
12/22	Funds Transfer (Domestic) A/C: Loan Service Center S	\$ 31,500.00

You will receive detailed statements when applicable for Retirement, Credit, and Securities accounts.

December 19 - January 22, 2004
Page 2 of 6

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-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Better Banking Checking
(continued)

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley**Withdrawals and Debits**

Date	Description	Amount
12/22	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC. A	\$ 4,000.00
12/22	ATM Withdrawal On 12/20; Card # **** 2475 Serial# 009471; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
12/22	CBC Purchase On 12/20; Card # **** 2475 Ref# 7041019B3Smhq87Kj; Big Lots #017500017533, Copiague, NY	\$ 108.74
12/22	NYCE Purchase On 12/21; Card # **** 2475 Serial# 008664; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 79.47
12/22	CBC Purchase On 12/19; Card # **** 2475 Ref# 7043845B2L63M64Y6; Navy Exchange 050320, Garden City, NY	\$ 76.97
12/22	CBC Purchase On 12/20; Card # **** 2475 Ref# 7041019B3Smhdgnqn; Big Lots #017500017533, Copiague, NY	\$ 40.10
12/22	NYCE Purchase On 12/20; Card # **** 2475 Serial# 060837; 1851 Sunrise Highw, BayShore, NY	\$ 19.56
12/22	CBC Purchase On 12/21; Card # **** 2475 Ref# 7043286B4003LA0Fx; The Vitamin Shoppe#121, BayShore, NY	\$ 13.56
12/22	NYCE Purchase; Card # **** 2475 Serial# 760777; 145 Orinoco Dr, Brightwaters, NY	\$ 9.55
12/22	Funds Transfer Fee	\$ 25.00
12/22	Funds Transfer Fee	\$ 25.00
12/23	CBC Purchase On 12/22; Card # **** 2475 Ref# 7154186B503W7T3Ee; Shoprite #821 S1S, BayShore, NY	\$ 6.85
12/24	ATM Withdrawal On 12/23; Card # **** 2475 Serial# 000581; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
12/24	ATM Withdrawal On 12/23; Card # **** 2475 Serial# 000704; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
12/24	NYCE Purchase; Card # **** 2475 Serial# 742174; Burlington Coat Fa, NY, NY	\$ 197.79
12/24	NYCE Purchase On 12/23; Card # **** 2475 Serial# 005015; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 67.30
12/24	NYCE Purchase; Card # **** 2475 Serial# 001943; Brentwood Market, 1626 Brentwod, NY	\$ 14.92
12/26	CBC Purchase On 12/24; Card # **** 2475 Ref# 7049967B6602Wx888; Beverage Barn, Bay Shore, NY	\$ 48.33
12/26	CBC Purchase On 12/24; Card # **** 2475 Ref# 7045079B63Dwmmabb; BayShore Wine & Liquor, Bay Shore, NY	\$ 11.95
12/29	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC A	\$ 6,000.00
12/29	Funds Transfer (Domestic) A/C: Tracy Begley I	\$ 2,500.00
12/29	ATM Withdrawal; Card # **** 2475 Serial# 002242; 840 Sunrise Hwy, BayShore, NY (00834/02)	\$ 200.00
12/29	ATM Withdrawal On 12/26; Card # **** 2475 Serial# 001413; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 40.00
12/29	Funds Transfer Fee	\$ 25.00
12/29	Funds Transfer Fee	\$ 25.00
12/30	ATM Withdrawal; Card # **** 2475 Serial# 002241; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 200.00
12/30	ATM Withdrawal; Card # **** 2475 Serial# 002235; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
12/30	1-800-238-7298 Privacygrd 123003	\$ 9.99
12/31	NYCE Purchase On 12/30; Card # **** 2475 Serial# 007960; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 43.35
12/31	NYCE ATM Withdrawal; Card # **** 2475 Serial# 501867; 1310 5th Ave, BayShore, NY	\$ 41.75
01/07	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC A	\$ 3,000.00
01/07	Funds Transfer (Domestic) A/C: Tracy Begley I	\$ 1,000.00

December 19 - January 22, 2004
Page 3 of 6

834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Better Banking Checking

(continued)

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley**Withdrawals and Debits**

Date	Description	Amount
01/07	CBC Purchase On 01/05; Card # **** 2475 Ref# 7041019Qnsmbvpv9; Big Lots #017500017533, Copiague, NY	\$ 56.82
01/07	NYCE Purchase; Card # **** 2475 Serial# 059530; 836 Sunrise Highwa, BayShore, NY	\$ 15.00
01/07	Funds Transfer Fee	\$ 25.00
01/07	Funds Transfer Fee	\$ 25.00
01/08	NYCE Purchase; Card # **** 2475 Serial# 074615; 854 Sunrise Highwa, W Bay Shore, NY	\$ 16.70
01/09	CBC Purchase On 01/08; Card # **** 2475 Ref# 7043286Qt005Apyf0; The Vitamin Shoppe#121, BayShore, NY	\$ 16.26
01/09	NYCE Purchase; Card # **** 2475 Serial# 004990; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 5.52
01/12	ATM Withdrawal On 01/09; Card # **** 2475 Serial# 004967; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
01/12	ATM Withdrawal On 01/10; Card # **** 2475 Serial# 005115; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 40.00
01/12	NYCE Purchase On 01/11; Card # **** 2475 Serial# 002071; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 9.81
01/12	Metlife 550 Ins. Paymt 011204	\$ 67.00
01/12	Amerbkrs Life Dm Ins Prem 011204	\$ 7.00
01/13	NYCE ATM Withdrawal; Card # **** 2475 Serial# 525235; 1310 5th Ave, BayShore, NY	\$ 41.75
01/14	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC A	\$ 3,000.00
01/14	ATM Withdrawal; Card # **** 2475 Serial# 005893; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 220.00
01/14	ATM Withdrawal On 01/13; Card # **** 2475 Serial# 005852; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
01/14	CBC Purchase On 01/13; Card # **** 2475 Ref# 7049967Qx6E902Wdp; Lexus Of Smithtown, St James, NY	\$ 37.00
01/14	Funds Transfer Fee	\$ 25.00
01/15	CBC Purchase On 01/13; Card # **** 2475 Ref# 2341019Qy6Hf4Mf36; Brentwood R 92025550, BayShore, NY	\$ 22.32
01/15	1-877-527-0792 Insurance 011504	\$ 9.95
01/20	ATM Withdrawal On 01/16; Card # **** 2475 Serial# 006427; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
01/20	Metlife 550 Ins. Paymt 012004	\$ 439.00
01/21	Funds Transfer (Domestic) A/C: Loan Service Center U	\$ 6,000.00
01/21	Funds Transfer (Domestic) A/C: To Begley And Associates LLC G	\$ 2,000.00
01/21	CBC Purchase On 01/20; Card # **** 2475 Ref# 7843286D400T7K5An; McS*dr Leonards Health, 800-455-1918, NJ	\$ 32.01
01/21	Funds Transfer Fee	\$ 25.00
01/21	Funds Transfer Fee	\$ 25.00
01/22	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC A	\$ 9,000.00
01/22	Funds Transfer Fee	\$ 25.00
Total		\$ 71,204.71

Checks Paid

Check	Date Paid	Amount	Check	Date Paid	Amount	Check	Date Paid	Amount
4220	01/12	\$ 2,500.00	4226	01/20	\$ 17.20	4232	01/12	\$ 1,377.38
4221	01/05	\$ 14.96	4227	01/05	\$ 360.97	4233	01/08	\$ 500.00
4222	01/02	\$ 126.53	4228	01/09	\$ 58.00	4234	01/13	\$ 9.95
4223	01/06	\$ 35.47	4229	01/06	\$ 247.80	4235	01/16	\$ 8.65
4224	01/06	\$ 168.89	4230	01/06	\$ 2,716.16	4236	01/12	\$ 250.00
4225	01/06	\$ 64.22	4231	01/09	\$ 100.57	4237	01/21	\$ 291.75

December 19 - January 22, 2004
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834-00834-B014-00834-

Primary Account Number: 834-383063

Better Banking Checking

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley

* Indicates gap in check sequence

Total (18 checks)	\$ 8,848.50
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Daily Balances

Date	Balance	Date	Balance	Date	Balance	Date	Balance
12/19	\$ 64,556.90	12/30	\$ 20,542.14	01/08	\$ 13,839.38	01/16	\$ 51,376.22
12/22	\$ 28,636.67	12/31	\$ 20,961.04	01/09	\$ 13,659.03	01/20	\$ 50,860.02
12/23	\$ 28,629.82	01/02	\$ 22,086.37	01/12	\$ 9,347.84	01/21	\$ 42,486.26
12/24	\$ 29,514.81	01/05	\$ 21,710.44	01/13	\$ 9,296.14	01/22	\$ 33,461.26
12/26	\$ 29,454.53	01/06	\$ 18,477.90	01/14	\$ 5,954.14		
12/29	\$ 20,664.53	01/07	\$ 14,356.08	01/15	\$ 5,921.87		

THIS ENDS YOUR STATEMENT FINANCIAL DATA

Personal accounts are subject to the Deposit Accounts Agreement and Disclosures. Business Accounts are subject to the Terms and Conditions for Business Accounts and Services. Please note the rules regarding the time within which you must notify JPMorgan Chase Bank (the "Bank") of any error or discrepancies. Call us at the phone number printed on the front of this statement, or write to us at: P.O. Box 5206, New Hyde Park, NY 11042. In Texas, write to us at: JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231.

International Financial Services customers, please write to us at CIFS, P.O. Box 79779, Houston, TX 77224-9779.

Accounts held at the Bank, including checking, savings, CD, and money market accounts are FDIC insured. Call us for full details and limitations of FDIC coverage.



How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

[illegible]

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
- + automatic deposits
- service charges
- automatic payments

B. Enter in your checkbook register any other transactions listed in your statement that you did not record, including:

- + deposits
- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

B. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above).

D. SUBTRACT total items outstanding (from chart at left).

E. BALANCE (should equal your checkbook balance).

+	
+	
-	
-	

If you have any questions about your accounts, call the customer service number on the front of your statement.

December 19 - January 22, 2004
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834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETD.

Celebrate the New Year with Chase and MasterCard

Mr. Thomas O. Begley
Nancy B. Begley

Use Your Chase Banking Card with the MasterCard logo
It's EASY - funds are automatically deducted from your checking account.
It's CONVENIENT - no checks to write or running to the ATM for cash.
It's SAFE - unlike cash, your Card can be replaced if lost or stolen.
Plus, you get a record of all your transactions for the month.

This New Year, resolve to take control of your finances with the Chase Banking Card.

**Now is the perfect time to organize your finances.
Chase Onlinesm makes it easy!**

- View account balances
- View bank statements and cleared checks
- Set Banking Alerts
- Transfer Money
- Pay bills

With just the click of a mouse...and it's FREE!

December 19 - January 22, 2004

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834-00834-B014-00834-

-001-1-01

Primary Account Number: 834-383063

CHECK # 4220 \$2,500.00 PAID 01/12

CHECK # 4221 \$14.96 PAID 01/05

CHECK # 4222 \$126.53 PAID 01/02

CHECK # 4223 \$35.47 PAID 01/06

CHECK # 4224 \$168.89 PAID 01/06

CHECK # 4225 \$64.22 PAID 01/06

CHECK # 4226 \$17.20 PAID 01/20

CHECK # 4227 \$360.97 PAID 01/05

CHECK # 4228 \$58.00 PAID 01/09

CHECK # 4229 \$247.80 PAID 01/06

CHECK # 4230 \$2,716.16 PAID 01/06

CHECK # 4231 \$100.57 PAID 01/09

CHECK # 4232 \$1,377.38 PAID 01/12

CHECK # 4233 \$500.00 PAID 01/08

CHECK # 4234 \$9.95 PAID 01/13

CHECK # 4235 \$8.65 PAID 01/16

CHECK # 4236 \$250.00 PAID 01/12

CHECK # 4237 \$291.75 PAID 01/21

834-00834-B014-00834- -001-1-01-0000-0000- -IY
MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE NY 11706-3432



January 23 - February 20, 2004
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Better Banking Statement

Customer Service
ServiceLine: 935-9935 from 212,
516, 718, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bank

Primary Account Number: 834-383063
Number of Checks Paid: 18

OVERVIEW

Deposit Accounts - JPMorgan Chase Bank ("Bank")

Checking	Account Number	Opening Balance	Ending Balance
Better Banking Checking	834-383063	\$ 33,461.26	\$ 0.00
Total		\$ 33,461.26	\$ 0.00

Credit Accounts

Description	Account Number	As of	Available Credit	Balance Owed
Overdraft Line Of Credit	**** 0900	02/20	\$ 3,734.00	\$ 3,666.00
Total			\$ 3,734.00	\$ 3,666.00

THIS ENDS YOUR STATEMENT OVERVIEW

Better Banking Checking

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley

Summary	Opening Balance	\$ 33,461.26	Average Balance	\$ 11,849.03
	Deposits and Credits	\$ 105,320.96		
	Checks, Withdrawals and Debits	\$ 138,782.22		
	Ending Balance	\$ 0.00		

Deposits and Credits

Date	Description	Amount
01/28	US Treasury 303 Soc Sec 012804	\$ 1,305.00
01/30	US Treasury 220 VA Benefit 013004	\$ 504.00
02/02	Dfas-Cleveland Ret Net 020204	\$ 812.89
02/02	Local 807 Labor Pension 020204	\$ 423.47
02/09	Incoming Funds Transfer B/O: Royal Bank Of Canada-Payment C	\$ 33,338.00
02/11	Incoming Funds Transfer B/O: John Banzhaf A	\$ 21,980.00
02/11	Incoming Funds Transfer B/O: Cb-Rft Returned Wire Trans	\$ 6,700.00
02/13	Deposit	\$ 39,000.00
02/19	Transfer From-Overdraft Line Of CR # **** 0900	\$ 1,159.36
02/20	Transfer From-Overdraft Line Of CR # **** 0900	\$ 98.24
	Total	\$ 105,320.96

You will receive detailed statements when applicable for Retirement, Credit, and Securities accounts.

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834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Better Banking Checking
(continued)

Account # 834-383063

Mr Thomas O Begley
Nancy B Begley**Withdrawals and Debits**

Date	Description	Amount
01/23	Funds Transfer (Domestic) A/C: Loan Service Center U	\$ 700.00
01/23	CBC Purchase On 01/21; Card # **** 2475	
	Ref# 7041019D6Ewv8G04R; Firestone 05990932, Bay Shore, NY	\$ 295.37
01/23	NYCE Purchase; Card # **** 2475; Serial# 008211	
	Pathmark, 2060 Sunrise Hwy00, BayShore Li, NY	
	Purchase Amt \$12.79; Cash Back Amt \$20.00	\$ 32.79
01/23	Funds Transfer Fee	\$ 25.00
01/27	CBC Purchase On 01/23; Card # **** 2475	
	Ref# 9341734Dagwd3Snzg; Singapore 6182190045797, Longwood, FL	
	Passenger: Begley/Thomasor	\$ 5,545.80
01/27	NYCE Purchase; Card # **** 2475	
	Serial# 360485; Bldg 84, Mitchel Field, NY	\$ 126.29
01/28	Funds Transfer (Domestic) A/C: Td Begley And Assoce LLC G	\$ 2,500.00
01/28	Funds Transfer (Domestic) A/C: Tracey Begley A	\$ 600.00
01/28	ATM Withdrawal On 01/27; Card # **** 2475	
	Serial# 008782; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 40.00
01/28	1-800-238-7298 Privacygrd 012804	\$ 9.99
01/28	Funds Transfer Fee	\$ 25.00
01/28	Funds Transfer Fee	\$ 25.00
02/02	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc LLC G	\$ 2,000.00
02/02	ATM Withdrawal On 01/31; Card # **** 2475	
	Serial# 009725; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 20.00
02/02	Funds Transfer Fee	\$ 25.00
02/03	Amerbkrs Life Dm Ins Prem 020304	\$ 7.00
02/03	ATM Statement Fee: Last 15 Days	\$ 1.00
02/06	ATM Statement Fee: Last 15 Days	\$ 1.00
02/09	ATM Withdrawal On 02/08; Card # **** 2475	
	Serial# 001702; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 800.00
02/09	NYCE Purchase On 02/08; Card # **** 2475	
	Serial# 003093; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 13.19
02/10	Funds Transfer (Domestic) A/C: Loan Service Center U	\$ 6,700.00
02/10	Metlife 550 Ins. Paymt 021004	\$ 67.00
02/10	Funds Transfer Fee	\$ 25.00
02/11	NYCE Purchase; Card # **** 2475	
	Serial# 007252; 2060 Sunrise Hwy00, BayShore Li, NY	\$ 11.44
02/11	NYCE Purchase; Card # **** 2475	
	Serial# 005520; 1905 Sunrise Hwy, BayShore, NY	\$ 7.25
02/11	Incoming Funds Transfer Fee	\$ 10.00
02/12	NYCE Purchase; Card # **** 2475; Serial# 005708	
	Pathmark, 2060 Sunrise Hwy00, BayShore Li, NY	
	Purchase Amt \$6.99; Cash Back Amt \$20.00	\$ 26.99
02/12	Cashier Check Debit	\$ 39,000.00
02/12	Official Check Fee	\$ 10.00
02/13	Funds Transfer (Domestic) A/C: Robert Larson Porsche/Audi T	\$ 39,000.00
02/13	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc LLC G	\$ 6,000.00
02/13	CBC Purchase On 02/11; Card # **** 2475	
	Ref# 7845059Dvs66Gh67T; Larson Audi Porsche, Tacoma, WA	\$ 1,000.00
02/13	CBC Purchase On 02/11; Card # **** 2475	
	Ref# 7054186Dv03Taendb; Staples #772, W Bay Shore, NY	\$ 17.39
02/13	NYCE Purchase; Card # **** 2475	
	Serial# 007323; 836 Sunrise Highwa, BayShore, NY	\$ 5.00
02/13	ATM Statement Fee: Last 35 Days	\$ 1.00
02/13	Funds Transfer Fee	\$ 25.00
02/13	Funds Transfer Fee	\$ 25.00
02/17	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc LLC G	\$ 5,000.00

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-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Better Banking Checking

(continued)

Account # 834-383063

Mr. Thomas O. Begley
Nancy B. Begley**Withdrawals and Debits**

Date	Description	Amount
02/17	ATM Withdrawal On 02/14; Card # **** 2475 Serial# 003253; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 320.00
02/17	ATM Withdrawal On 02/13; Card # **** 2475 Serial# 003018; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
02/17	CBC Purchase On 02/12; Card # **** 2475 Ref# 7854186Dw03R6Qnz6; Western Union*call Cash, 800-525-3403, Mo	\$ 2,119.00
02/17	NYCE Purchase On 02/14; Card # **** 2475 Serial# 018035; 836 Sunrise Highwa, BayShore, NY	\$ 20.00
02/17	CBC Purchase On 02/12; Card # **** 2475 Ref# 7841117Dw191Kt35E; Maxor E Pharmacy, 806-3455400, TX	\$ 18.00
02/17	NYCE Purchase On 02/14; Card # **** 2475 Serial# 073134; 854 Sunrise Highwa, W Bay Shore, NY	\$ 4.28
02/17	1-877-527-0792 Insurance 021704	\$ 9.95
02/17	Funds Transfer Fee	\$ 25.00
02/18	Metlife 550 Ins. Paymt 021804	\$ 439.00
02/19	Insufficient Funds Service Fee	\$ 30.00
02/19	Funds Transfer (Domestic) A/C: T.O. Begley & Assoc. LLC A	\$ 2,300.00
02/19	ATM Withdrawal; Card # **** 2475 Serial# 004287; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 60.00
02/19	ATM Statement Fee: Last 15 Days	\$ 1.00
02/19	Funds Transfer Fee	\$ 25.00
02/20	NYCE Purchase On 02/19; Card # **** 2475 Serial# 004143; 1149 Sunrise Highw, Copiague, NY	\$ 54.34
02/20	CBC Purchase On 02/18; Card # **** 2475 Ref# 7817762E20570L30Z; Microsoft Online Svcs, Bill.MS.Net, WA	\$ 43.90
Total		\$ 115,252.97

Checks Paid

Check	Date Paid	Amount	Check	Date Paid	Amount	Check	Date Paid	Amount
4238	01/26	\$ 35.46	4244	02/02	\$ 24.97	4250	02/10	\$ 500.00
4239	01/26	\$ 25.00	4245	01/28	\$ 111.83	4251	02/11	\$ 355.11
4240	01/26	\$ 20,000.00	4246	01/28	\$ 161.90	4252	02/19	\$ 9.95
4241	01/26	\$ 45.00	4247	02/10	\$ 1,377.38	4253	02/13	\$ 250.00
4242	01/29	\$ 9.95	4248	02/17	\$ 30.10	4254	02/18	\$ 19.70
4243	01/26	\$ 125.78	4249	02/10	\$ 400.00	4255	02/11	\$ 47.12

* indicates gap in check sequence

Total (18 checks) \$ 23,529.25**Daily Balances**

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/23	\$ 32,408.10	01/30	\$ 4,830.10	02/10	\$ 27,442.92	02/18	\$ 1,266.59
01/26	\$ 12,176.86	02/02	\$ 3,996.49	02/11	\$ 55,692.00	02/19	\$ 0.00
01/27	\$ 6,504.77	02/03	\$ 3,988.49	02/12	\$ 16,655.01	02/20	\$ 0.00
01/28	\$ 4,336.05	02/06	\$ 3,987.49	02/13	\$ 9,331.62		
01/29	\$ 4,326.10	02/09	\$ 36,512.30	02/17	\$ 1,725.29		

THIS ENDS YOUR STATEMENT FINANCIAL DATA

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-001-1-01-0000-0000- -JY

Primary Account Number: 834-383063

Accounts held at the Bank, including checking, savings, CD, and money market accounts are FDIC insured.

Call us for full details and limitations of FDIC coverage.



How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

[illegible]

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
- + automatic deposits
- service charges
- automatic payments

8. Enter in your checkbook register any other transactions listed in your statement that you did not record, including:

- + deposits
- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

B. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above).

D. SUBTRACT total items outstanding (from chart at left).

E. BALANCE (should equal your checkbook balance).

+		
-		

If you have any questions about your accounts, call the customer service number on the front of your statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETD.

January 23 - February 20, 2004
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834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Let Chase Online(sm) help you this tax season.

Mr. Thomas O. Begley
Nancy B. Begley

Request a FREE copy of your 1099 Form for the 2003 tax season by simply accessing Chase Online's "Customer Center". Just log on or enroll in Chase Online at www.chase.com today!

Using Your Chase Banking Card with the MasterCard (R) logo

Mr. Thomas O. Begley
Nancy B. Begley

It's EASY - purchases are automatically deducted from your checking account. It's CONVENIENT - no checks to write or running to the ATM for cash. It's SAFE - unlike cash, your Card can be replaced if lost or stolen.

The Chase Banking Card with the MasterCard logo-it's the card to use for all your purchases!

January 23 - February 20, 2004
Page 6 of 6

834-00834-B014-00834-

-001-1-01

Primary Account Number: 834-383063

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/19/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$35.15
CHECK # 4238

CHECK # 4238 \$35.46 PAID 01/26

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/19/04
PAY TO THE ORDER OF: *Verizon Wireless*
AMOUNT: \$25.00
CHECK # 4239

CHECK # 4239 \$25.00 PAID 01/26

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/21/04
PAY TO THE ORDER OF: *Verizon Financial Services*
AMOUNT: \$20,000.00
CHECK # 4240

CHECK # 4240 \$20,000.00 PAID 01/26

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/27/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$45.00
CHECK # 4241

CHECK # 4241 \$45.00 PAID 01/26

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/28/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$9.95
CHECK # 4242

CHECK # 4242 \$9.95 PAID 01/29

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/28/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$125.78
CHECK # 4243

CHECK # 4243 \$125.78 PAID 01/26

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/28/04
PAY TO THE ORDER OF: *Scientific American*
AMOUNT: \$24.97
CHECK # 4244

CHECK # 4244 \$24.97 PAID 02/02

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/28/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$111.83
CHECK # 4245

CHECK # 4245 \$111.83 PAID 01/28

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 1/28/04
PAY TO THE ORDER OF: *Dish Network*
AMOUNT: \$161.90
CHECK # 4246

CHECK # 4246 \$161.90 PAID 01/28

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/5/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$1,377.38
CHECK # 4247

CHECK # 4247 \$1,377.38 PAID 02/10

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *V.A. Wash Post*
AMOUNT: \$30.10
CHECK # 4248

CHECK # 4248 \$30.10 PAID 02/17

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Ross Perelman*
AMOUNT: \$400.00
CHECK # 4249

CHECK # 4249 \$400.00 PAID 02/10

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Cham*
AMOUNT: \$500.00
CHECK # 4250

CHECK # 4250 \$500.00 PAID 02/10

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$355.11
CHECK # 4251

CHECK # 4251 \$355.11 PAID 02/11

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$9.95
CHECK # 4252

CHECK # 4252 \$9.95 PAID 02/19

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$250.00
CHECK # 4253

CHECK # 4253 \$250.00 PAID 02/13

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *National Geographic*
AMOUNT: \$19.70
CHECK # 4254

CHECK # 4254 \$19.70 PAID 02/18

MR. THOMAS D. BEGLEY
NANCY B. BEGLEY
800 SOUTH 1ST ST
ST. LOUIS, MO 63104

DATE: 2/14/04
PAY TO THE ORDER OF: *Verizon*
AMOUNT: \$47.12
CHECK # 4255

CHECK # 4255 \$47.12 PAID 02/11

834-00834-B014-00834- -001-1-01-0000-0000- -IY
MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE
NY 11706-3432



February 21 - March 18, 2004
Page 1 of 6

Better Banking Statement

Customer Service

ServiceLine: 935-9935 from 212,
516, 716, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bank

Primary Account Number: 834-383063
Number of Checks Paid: 20

Important Notice Regarding Your Account

Effective May 21, 2004 the fee for International Wire Transfer will be \$40.00. If you have any questions, please call the number at the top of your statement.

OVERVIEW

Deposit Accounts - JPMorgan Chase Bank ("Bank")

Checking	Account Number	Opening Balance	Ending Balance
Better Banking Checking	834-383063	\$ 0.00	\$ 7,092.96
Total		\$ 0.00	\$ 7,092.96

Credit Accounts

Description	Account Number	As of	Available Credit	Balance Owed
Overdraft Line Of Credit	**** 0900	03/18	\$ 1,195.00	\$ 6,205.00
Total			\$ 1,195.00	\$ 6,205.00

THIS ENDS YOUR STATEMENT OVERVIEW

Better Banking Checking

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley

Summary	Opening Balance	\$ 0.00	Average Balance	\$ 19,421.11
	Deposits and Credits	\$ 44,923.81		
	Checks, Withdrawals and Debits	\$ 37,830.85		
	Ending Balance	\$ 7,092.96		

Deposits and Credits

Date	Description	Amount
02/23	Transfer From-Overdraft Line Of CR # **** 0900	\$ 40.45
02/24	Transfer From-Overdraft Line Of CR # **** 0900	\$ 3,000.00
02/25	US Treasury 303 Soc Sec 022504	\$ 1,305.00
02/25	Incoming Funds Transfer B/O: Royal Bank Of Canada-Payment C	\$ 38,838.00
03/01	Dfas-Cleveland Ret Net 030104	\$ 812.89
03/01	US Treasury 220 VA Benefit 030104	\$ 504.00
03/01	Local 807 Labor Pension 030104	\$ 423.47
	Total	\$ 44,923.81

You will receive detailed statements when applicable for Retirement, Credit, and Securities accounts.

February 21 - March 18, 2004
Page 2 of 6

834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Better Banking Checking

(continued)

Account # 834-383063

Mr Thomas O Begley
Nancy B. Begley**Withdrawals and Debits**

Date	Description	Amount
02/23	NYCE Purchase On 02/22; Card # **** 2475; Serial# 003969 Pathmark, 2060 Sunrise Hwy00, BayShore LI, NY Purchase Amt \$20.45; Cash Back Amt \$20.00	\$ 40.45
02/26	ATM Withdrawal On 02/25; Card # **** 2475 Serial# 005773; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 20.00
02/26	NYCE Purchase; Card # **** 2475 Serial# 167108; Bldg 84, Mitchel Field, NY	\$ 130.00
03/01	Cashier Check Debit	\$ 5,000.00
03/01	Official Check Fee	\$ 10.00
03/02	1-800-238-7298 Privacygrd 030204	\$ 9.99
03/02	Amerbkrs Life Dm Ins Prem 030204	\$ 7.00
03/03	Geico Geico Pymt 030304	\$ 682.63
03/04	CBC Purchase On 03/02; Card # **** 2475 Ref# 7841117Ef1Spte1Qg; Maxor E Pharmacy, 806-3455400, TX	\$ 3.00
03/04	ATM Statement Fee: Last 35 Days	\$ 1.00
03/08	NYCE Purchase On 03/06; Card # **** 2475 Serial# 065811; 854 Sunrise Highwa, W Bay Shore, NY	\$ 25.65
03/09	NYCE Purchase; Card # **** 2475 Serial# 046608; 1401-09 Fifth Aven, N Bay Shore, NY	\$ 7.60
03/09	Geico Geico Pymt 030904	\$ 318.00
03/10	Metlife 550 Ins. Paymt 031004	\$ 67.00
03/12	ATM Statement Fee: Last 35 Days	\$ 1.00
03/15	CBC Purchase On 03/11; Card # **** 2475 Ref# 7854186Er03R4R24T; Westrn Union*call Cash, 800-525-3403, Mo	\$ 3,139.00
03/15	CBC Purchase On 03/11; Card # **** 2475 Ref# 7846029Er2188Xdea; Fedex Shp 02/24/04 Ab#, 842-183066321, TN	\$ 17.59
03/15	1-877-527-0792 Insurance 031504	\$ 9.95
03/16	NYCE Purchase; Card # **** 2475; Serial# 055441 Mtchfld(Anx) Com, Bldg 84, Mitchel Field, NY Purchase Amt \$86.24; Cash Back Amt \$3.76	\$ 90.00
03/16	ATM Statement Fee: Last 15 Days	\$ 1.00
03/18	CBC Purchase On 03/17; Card # **** 2475 Ref# 7849967Ex6E8Zaez2; Lexus Of Smithtown, St James, NY	\$ 202.89
03/18	Metlife 550 Ins. Paymt 031804	\$ 439.00
Total		\$ 10,222.75

Checks Paid

Check	Date Paid	Amount	Check	Date Paid	Amount	Check	Date Paid	Amount
4256	02/26	\$ 5,000.00	4263	03/11	\$ 183.88	4272*	03/10	\$ 89.85
4257	02/24	\$ 3,000.00	4264	03/09	\$ 436.59	4273	03/10	\$ 12.00
4258	03/10	\$ 369.20	4266*	03/08	\$ 500.00	4274	03/11	\$ 15.00
4259	03/08	\$ 123.19	4267	03/09	\$ 35.46	4275	03/09	\$ 100.00
4260	03/08	\$ 5,435.50	4268	03/11	\$ 500.00	4276	03/09	\$ 9,714.35
4261	03/11	\$ 6.11	4269	03/08	\$ 444.64	4278*	03/12	\$ 14.95
4262	03/10	\$ 1,377.38	4270	03/15	\$ 250.00			

* indicates gap in check sequence

Total (20 checks) \$ 27,608.10**Daily Balances**

Date	Balance	Date	Balance	Date	Balance	Date	Balance
02/23	\$ 0.00	03/01	\$ 31,723.36	03/08	\$ 24,490.76	03/12	\$ 11,242.39
02/24	\$ 0.00	03/02	\$ 31,706.37	03/09	\$ 13,878.76	03/15	\$ 7,825.85
02/25	\$ 40,143.00	03/03	\$ 31,023.74	03/10	\$ 11,963.33	03/16	\$ 7,734.85
02/26	\$ 34,993.00	03/04	\$ 31,019.74	03/11	\$ 11,258.34	03/18	\$ 7,092.96

February 21 - March 18, 2004
Page 3 of 6

834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

THIS ENDS YOUR STATEMENT FINANCIAL DATA

Personal accounts are subject to the Deposit Accounts Agreement and Disclosures. Business Accounts are subject to the Terms and Conditions for Business Accounts and Services. Please note the rules regarding the time within which you must notify JPMorgan Chase Bank (the "Bank") of any error or discrepancies. Call us at the phone number printed on the front of this statement, or write to us at: P.O. Box 5206, New Hyde Park, NY 11042. In Texas, write to us at: JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231.

International Financial Services customers, please write to us at CIFS, P.O. Box 79779, Houston, TX 77224-9779.

Accounts held at the Bank, including checking, savings, CD, and money market accounts are FDIC insured. Call us for full details and limitations of FDIC coverage.



How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

[illegible]

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
- + automatic deposits
- service charges
- automatic payments

B. Enter in your checkbook register any other transactions listed in your statement that you did not record, including:

- + deposits
- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

8. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above).

D. SUBTRACT total items outstanding (from chart at left).

E. BALANCE (should equal your checkbook balance).

+	
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If you have any questions about your accounts, call the customer service number on the front of your statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASE-TP.

February 21 - March 18, 2004
Page 4 of 6

834-00834-B014-00834-

-001-1-01-0000-0000- -IY

Primary Account Number: 834-383063

Using Your Chase Banking Card with the MasterCard (R) logo

Mr. Thomas O. Begley
Nancy B. Begley

It's EASY - purchases are automatically deducted from your checking account. It's
CONVENIENT - no checks to write or running to the ATM for cash.
It's SAFE - unlike cash, your Card can be replaced if lost or stolen.

The Chase Banking Card with the MasterCard logo-it's the card to use for all your
purchases!

February 21 - March 18, 2004

Page 5 of 6

834-00834-B014-00834-

-001-1-01

Primary Account Number: 834-383063

CHECK # 4256 \$5,000.00 PAID 02/26

CHECK # 4257 \$3,000.00 PAID 02/24

CHECK # 4258 \$369.20 PAID 03/10

CHECK # 4259 \$123.19 PAID 03/08

CHECK # 4260 \$5,435.50 PAID 03/08

CHECK # 4261 \$6.11 PAID 03/11

CHECK # 4262 \$1,377.38 PAID 03/10

CHECK # 4263 \$183.88 PAID 03/11

CHECK # 4264 \$436.59 PAID 03/09

CHECK # 4266 \$500.00 PAID 03/08

CHECK # 4267 \$35.46 PAID 03/08

CHECK # 4268 \$500.00 PAID 03/11

CHECK # 4269 \$444.84 PAID 03/08

CHECK # 4270 \$250.00 PAID 03/15

CHECK # 4272 \$89.85 PAID 03/10

CHECK # 4273 \$12.00 PAID 03/10

CHECK # 4274 \$15.00 PAID 03/11

CHECK # 4275 \$100.00 PAID 03/09

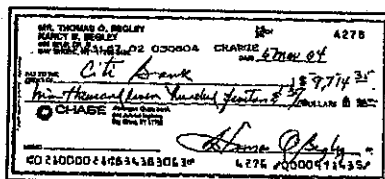
February 21 - March 18, 2004

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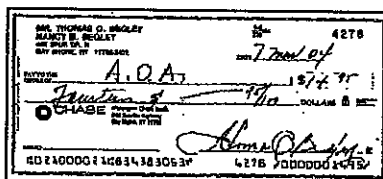
834-00834-B014-00834-

-001-1-01

Primary Account Number: 834-383063



CHECK # 4276 \$9,714.35 PAID 03/09



CHECK # 4278 \$14.95 PAID 03/12

834-00834-B014-00834- -001-1-01-0011-0000- -IY

MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE

NY 11706-3432

March 19 - April 20, 2004
Page 1 of 4**Better Banking
Statement****Customer Service**ServiceLine: 935-9935 from 212,
516, 716, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bankPrimary Account Number: 834-383063
Number of Checks Paid: 3

Better Banking Checking		Account # 834-383063	MR THOMAS O BEGLEY NANCY B. BEGLEY	
Summary	Opening Balance	\$ 7,092.96	Average Balance	\$ 940.12
	Deposits and Credits	\$ 423.47		
	Checks, Withdrawals and Debits	\$ 7,516.43		
	Ending Balance	\$ 0.00		

Deposits and Credits

Date	Description	Amount
04/01	Local 807 Labor Pension 040104	\$ 423.47
Total		\$ 423.47

Withdrawals and Debits

Date	Description	Amount
03/19	ATM Withdrawal On 03/18; Card # **** 2475 Serial# 001493; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 80.00
03/19	ATM Statement Fee: Last 15 Days	\$ 1.00
03/22	CBC Purchase On 03/18; Card # **** 2475 Ref# 7043845Ez163M38Kf; Navy Exchange 050320, Garden City, NY	\$ 176.85
03/23	CBC Purchase On 03/22; Card # **** 2475 Ref# 7846029F2218Kd8L0; Fedex Shp 03/04/04 Ab#, 842-182827661, TN	\$ 19.59
03/29	ATM Statement Fee: Last 35 Days	\$ 1.00
03/30	1-800-238-7298 Privacygrd 033004	\$ 9.99
04/02	Amerbkrs Life Dm Ins Prem 040204	\$ 7.00
04/05	ATM Withdrawal On 04/02; Card # **** 2475 Serial# 005626; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 800.00
04/05	ATM Withdrawal On 04/03; Card # **** 2475 Serial# 005786; 840 Sunrise Hwy, BayShore, NY (00834/01)	\$ 800.00
04/05	Deduction-Notice Mailed	\$ 481.00
Total		\$ 2,376.43

Checks Paid

Check	Date Paid	Amount	Check	Date Paid	Amount	Check	Date Paid	Amount
4271	03/22	\$ 100.00	4279 *	03/19	\$ 40.00	4280	03/19	\$ 5,000.00
* indicates gap in check sequence						Total (3 checks)		
						\$ 5,140.00		

Daily Balances

Date	Balance	Date	Balance	Date	Balance	Date	Balance
03/19	\$ 1,971.96	03/23	\$ 1,675.52	03/30	\$ 1,664.53	04/02	\$ 2,081.00
03/22	\$ 1,695.11	03/29	\$ 1,674.52	04/01	\$ 2,088.00	04/05	\$ 0.00

March 19 - April 20, 2004
Page 2 of 4

834-00834-B014-00834-

Primary Account Number: 834-383063

Monthly Fee

A \$14.50 fee for this statement period will be deducted from your account and will appear on your next statement. Please update your records. Your average checking balance was \$940.12 and your combined average balance was \$940.12. With an average checking balance of \$3,000 or a combined average balance of \$4,500, you can avoid most monthly fees.

THIS ENDS YOUR STATEMENT FINANCIAL DATA

Personal accounts are subject to the Deposit Accounts Agreement and Disclosures. Business Accounts are subject to the Terms and Conditions for Business Accounts and Services. Please note the rules regarding the time within which you must notify JPMorgan Chase Bank (the "Bank") of any error or discrepancies. Call us at the phone number printed on the front of this statement, or write to us at: P.O. Box 5206, New Hyde Park, NY 11042. In Texas, write to us at: JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231.

International Financial Services customers, please write to us at CIFS, P.O. Box 79779, Houston, TX 77224-9779.

Accounts held at the Bank, including checking, savings, CD, and money market accounts are FDIC insured. Call us for full details and limitations of FDIC coverage.



How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

[illegible]

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
- + automatic deposits
- service charges
- automatic payments

B. Enter in your checkbook register any other transactions listed in your statement that you did not record, including:

- + deposits
- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

B. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above).

D. SUBTRACT total items outstanding (from chart at left).

E. BALANCE (should equal your checkbook balance).

+	
-	

If you have any questions about your accounts, call the customer service number on the front of your statement.

March 19 - April 20, 2004
Page 3 of 4

834-00834-B014-00834-

-001-1-01-0011-0000- -IY

Primary Account Number: 834-383063

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETDD.

Not banking online yet? There's so much you can do...MR THOMAS O BEGLEY
NANCY B. BEGLEY

- View account balances
 - See statements and cleared checks
 - Transfer money and pay bills
 - Make same day* payments to your Chase accounts
 - Set email Banking Alerts
- All Free -- 24/7 - at your convenience.
Chase Online... it's about time. Enroll or Log on at chase.com

*When received by 6:30 pm ET (5:30 PM CT for Texas customers).

Win a trip to the 2004 Major League Baseball (TM) All-Star Game(R)MR THOMAS O BEGLEY
NANCY B. BEGLEY

Every time you use your Chase Banking Card with the MasterCard(R) logo between May 1 and June 15, 2004, you will automatically be entered for a chance to win. Plus, double entries when you use your card at participating Gas and Grocery locations!

See the enclosed insert for more information.

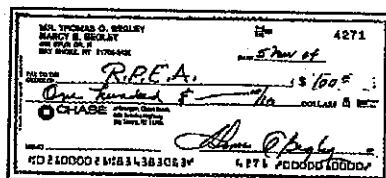
March 19 - April 20, 2004

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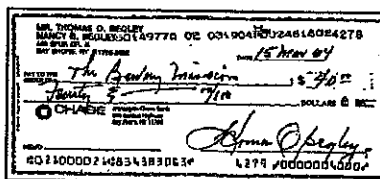
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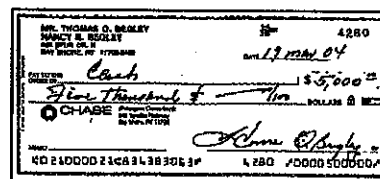
Primary Account Number: 834-383063



CHECK # 4271 \$100.00 PAID 03/22



CHECK # 4279 \$40.00 PAID 03/19



CHECK # 4280 \$5,000.00 PAID 03/19

View, save and print images of your cleared checks -- front AND back -- FREE at Chase Online SM
Access your check images on the same day they clear and from the past 3 years.
Log on or enroll today at www.chase.com/online

April 21 - May 20, 2004
Page 1 of 4

834-00834-B014-00834- -001-1-03-0011-0101- -CN

MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE

NY 11706-3432



Better Banking Statement

Customer Service

ServiceLine: 935-9935 from 212,
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www.chase.com/bank

Primary Account Number: 834-383063
Number of Checks Enclosed: 0

Important Notice Regarding the Order of Payment of Your Transactions.
Please see the last page of your statement following account detail for more information.

Better Banking Checking		Account # 834-383063	MR THOMAS O BEGLEY NANCY B. BEGLEY
-------------------------	--	----------------------	---------------------------------------

Summary	Opening Balance	\$ 0.00
	Deposits and Credits	\$ 60.00
	Checks, Withdrawals and Debits	\$ 91.49
	Ending Balance	\$ 31.49-

Deposits and Credits

Date	Description	Amount
05/08	Overdraft Fee Adjustment	\$ 60.00
Total		\$ 60.00

Withdrawals and Debits

Date	Description	Amount
04/21	Fee For Previous Statement Period (See Monthly Fee Section)	\$ 14.50
05/03	1-800-238-7298 Privacygrd 050304	\$ 9.99
05/03	Check Coverage Transfer Fee	\$ 30.00
05/04	Amerbkrs Life Dm Ins Prem 050404	\$ 7.00
05/04	Check Coverage Transfer Fee	\$ 30.00
Total		\$ 91.49

Daily Balances

Date	Balance	Date	Balance	Date	Balance	Date	Balance
04/21	\$ 14.50 -	05/03	\$ 54.49 -	05/04	\$ 91.49 -	05/08	\$ 31.49 -

Monthly Fee

A \$14.50 fee for the previous statement period was deducted from your account on 04/21.

2	Checks Paid	\$ 1.00
1	JPMorgan Chase teller cashed checks	\$ 0.50
3	JPMorgan Chase ATM withdrawals	\$ 1.50
2	Pre-authorized debits	\$ 1.00
2	Debit card point-of-sale	\$ 1.00
	Monthly maintenance fee	\$ 9.50
Total		\$ 14.50

Page 2 of 4

Primary Account Number: 834-383063

A \$10.50 fee for this statement period will be deducted from your account and will appear on your next statement. Please update your records. Your average checking balance was \$31.96- and your combined average balance was \$31.96-. With an average checking balance of \$3,000 or a combined average balance of \$4,500, you can avoid most monthly fees.

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How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

[illegible]

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
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- service charges
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- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

B. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above)

D. SUBTRACT total items outstanding (from chart at left)

E. BALANCE (should equal your checkbook balance).

If you have any questions about your accounts, call the customer service number on the front of your statement.

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*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETD.

April 21 - May 20, 2004
Page 3 of 4

834-00834-B014-00834-

-001-1-03-0011-0101- -CN

Primary Account Number: 834-383063

Bounced Checks are History with Check Coverage!

MR THOMAS O BEGLEY
NANCY B. BEGLEY

Maximize your Chase banking relationship. Use your linked savings account(s)* for overdraft protection and immediate access to checks deposited at Chase ATMs (up to \$1,000 of your funds). If you already have an Overdraft Line of Credit, you may still enroll in Check Coverage. To apply for this service and for more information, call 1-800-CHASE24 or visit any Chase branch and ask for Check Coverage.

*Ask a Sales Representative for qualifying accounts. Some restrictions and fees apply. Not available in combination with Overdraft Reserve.

Using Your Chase Banking Card with the MasterCard logo

MR THOMAS O BEGLEY
NANCY B. BEGLEY

It's EASY - purchases are automatically deducted from your checking account. It's CONVENIENT - no checks to write or running to the ATM for cash. It's SAFE - unlike cash, your Card can be replaced if lost or stolen. The Chase Banking Card with the MasterCard logo - it's the Card to use for all your purchases!

April 21 - May 20, 2004
Page 4 of 4

834-00834-B014-00834-

-001-1-03-0011-0101- -CN

Primary Account Number: 834-383063

**Amendment to Deposit Account Agreements and Disclosures Regarding
Account Debiting: Order of Payment, Effective July 9th, 2004**

Items you have written and electronic debits you have initiated, such as wire transfers, ATM withdrawals and transfers, Chase Banking Card purchases, Chase Online Banking payments and ACH debits are called "Transactions". Unless you and the Bank have agreed otherwise, the Bank is not obligated to pay any Transaction where sufficient funds are not available in your account. When Transactions are presented to the Bank for payment on the same day, it is the Bank's policy to pay wire transfers first, starting with the highest amount. If available funds remain after wire transfers have been deducted from your account, the Bank will pay other remaining Transactions, starting with the Transaction for the highest amount. If your balance is insufficient to pay a Transaction, the Bank will review the remaining Transactions in highest to lowest order until the Bank finds a Transaction that can be paid by your available balance. This order of payment will continue for the remaining Transactions presented that day.

May 21 - June 18, 2004

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834-00834-B014-00834- -001-1-03-0000-0101- -CN

MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE

NY 11706-3432

**Better Banking
Statement****Customer Service**ServiceLine: 935-9935 from 212,
516, 716, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bankPrimary Account Number: 834-383063
Number of Checks Enclosed: 0

Better Banking Checking	Account # 834-383063	MR THOMAS O BEGLEY NANCY B. BEGLEY
--------------------------------	----------------------	---------------------------------------

Summary	Opening Balance	\$ 31.49-
	Deposits and Credits	\$ 101.99
	Checks, Withdrawals and Debits	\$ 70.50
	Ending Balance	\$ 0.00

Deposits and Credits

Date	Description	Amount
06/04	Close OUT-Credit	\$ 101.99
Total		\$ 101.99

Withdrawals and Debits

Date	Description	Amount
05/21	Fee For Previous Statement Period (See Monthly Fee Section)	\$ 10.50
06/02	Insufficient Funds Service Fee	\$ 60.00
Total		\$ 70.50

Daily Balances

Date	Balance	Date	Balance	Date	Balance	Date	Balance
05/21	\$ 41.99 -	06/02	\$ 101.99 -	06/04	\$ 0.00		

Monthly Fee

A \$10.50 fee for the previous statement period was deducted from your account on 05/21.

2 Pre-authorized debits	\$ 1.00
Monthly maintenance fee	\$ 9.50
Total	\$ 10.50

THIS ENDS YOUR STATEMENT FINANCIAL DATA

Personal accounts are subject to the Deposit Accounts Agreement and Disclosures. Business Accounts are subject to the Terms and Conditions for Business Accounts and Services. Please note the rules regarding the time within which you must notify JPMorgan Chase Bank (the "Bank") of any error or discrepancies. Call us at the phone number printed on the front of this statement, or write to us at: P.O. Box 5206, New Hyde Park, NY 11042. In Texas, write to us at: JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231.

International Financial Services customers, please write to us at CIFS, P.O. Box 79779, Houston, TX 77224-9779.

Accounts held at the Bank, including checking, savings, CD, and money market accounts are FDIC insured. Call us for full details and limitations of FDIC coverage.



May 21 - June 18, 2004
Page 2 of 3

834-00834-B014-00834-

-001-1-03-0000-0101- -CN

Primary Account Number: 834-383063

How to Balance Your Checkbook

Items Outstanding (checks and withdrawals not yet shown on your statement)

Number or Date	Amount	
TOTAL		

1. Update your checkbook.

A. Record in your checkbook register all automatic transactions listed in your statement that you have not previously entered, including:

- + any interest earned
- + automatic deposits
- service charges
- automatic payments

B. Enter in your checkbook register any other transactions listed in your statement that you did not record, including:

- + deposits
- checks paid
- ATM withdrawals
- phone transfers and payments

2. Adjust your statement balance.

A. ENTER your checking account closing balance shown on the front of this statement.

B. ADD any deposits not yet shown on your statement.

C. TOTAL (A and B above).

D. SUBTRACT total items outstanding (from chart at left).

E. BALANCE (should equal your checkbook balance):

+

If you have any questions about your accounts, call the customer service number on the front of your statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETDD.

Planning to Travel?

MR THOMAS O BEGLEY
NANCY B. BEGLEY

Travel with AMERICAN EXPRESS TRAVELERS CHEQUES. They are accepted worldwide, backed by 24-hour customer service, refundable anywhere in the world if lost or stolen, and available in foreign currencies including the EURO!

You can also arrive at your destination with the FOREIGN CURRENCY you need for taxis, tips or meals. Choose from over 70 different foreign currencies at competitive rates with no exchange fee. Visit your local Chase branch or call 1-888-CHASE84.

May 21 - June 18, 2004
Page 3 of 3

834-00834-B014-00834-

-001-1-03-0000-0101- -CN

Primary Account Number: 834-383063

Using Your Chase Banking Card with the MasterCard logo

MR THOMAS O BEGLEY
NANCY B. BEGLEY

It's EASY - purchases are automatically deducted from your checking account. It's
CONVENIENT - no checks to write or running to the ATM for cash. It's SAFE - unlike cash,
your Card can be replaced if lost or stolen. The Chase Banking Card with the MasterCard
logo - it's the Card to use for all your purchases!

June 19 - July 21, 2004

Page 1 of 2

834-00834-B014-00834- -001-1-03-0000-0000- -CN

MR THOMAS O BEGLEY
NANCY B. BEGLEY
468 SPUR DR N
BAY SHORE

NY 11706-3432

**Better Banking
Statement****Customer Service**ServiceLine: 935-9935 from 212,
516, 716, 718 & 914 area codes.
Otherwise, call 1-800-935-9935.
Hearing impaired call 1-800-CHASETD
Access Accounts, Pay Bills, Transfer Money
Fast, Easy, Free with Chase OnlineSM
www.chase.com/bankPrimary Account Number: 834-383063
Number of Checks Enclosed: 0

Better Banking Checking		Account # 834-383063	MR THOMAS O BEGLEY NANCY B. BEGLEY
Summary	Opening Balance	\$ 0.00	Average Balance \$ 1.00
	Deposits and Credits	\$ 0.00	
	Checks, Withdrawals and Debits	\$ 0.00	
	Ending Balance	\$ 0.00	

THIS ENDS YOUR STATEMENT FINANCIAL DATA

Personal accounts are subject to the Deposit Accounts Agreement and Disclosures. Business Accounts are subject to the Terms and Conditions for Business Accounts and Services. Please note the rules regarding the time within which you must notify JPMorgan Chase Bank (the "Bank") of any error or discrepancies. Call us at the phone number printed on the front of this statement, or write to us at: P.O. Box 5206, New Hyde Park, NY 11042. In Texas, write to us at: JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231.

International Financial Services customers, please write to us at CIFS, P.O. Box 79779, Houston, TX 77224-9779.

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Please telephone us at 935-9935* or write to us at Automated Equipment Support Services, USA, Box 1200, Hicksville, NY 11801. In Texas, telephone us at 1-800-235-8522 (in Houston (713) 216-7000) or write us at JPMorgan Chase Bank, P.O. Box 1231, Houston, Texas 77251-1231. All written requests should be addressed to: ATM, Online Banking, or Electronic Funds Transfer Department, as applicable. Contact JPMorgan Chase Bank as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about. Clearly explain why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

*Available from the 212, 516, 716, 718, and 914 area codes. Outside these areas, call 1-800-935-9935 or (713) 216-7000 within Houston, TX. Hearing impaired customers with TDD equipment can call 1-800-CHASETD.

June 19 - July 21, 2004

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834-00834-B014-00834-

-001-1-03-0000-0000- -CN

Primary Account Number: 834-383063

If a friend or family member is thinking of buying a home, here's an early housewarming gift:

Savings of up to \$500* on closing costs plus a closing date guarantee!**



As a Chase customer, your business is very important to us. So we'd like to do something nice for someone who's important to you. If you have a friend or family member who's looking for a new home, we're ready to help them find the right mortgage solution—and give them a once-in-a-lifetime deal!

To welcome your friend or family member to Chase Home Finance, we'll deduct up to \$500 off their closing costs. And we guarantee to meet their closing date or we'll pay \$300!*

More ways your friend or family member can benefit:

- A wide variety of mortgage products
- Competitive interest rates (the lowest in decades!)
- Streamlined processing may result in 24-hour approval for eligible applicants

Here's how simple it is. Just ask your friend or family member to call **1-888-68-CHASE** to speak directly with a Mortgage Consultant from Chase Home Finance and mention offer code **0029**. And remember, we're also here to help with smart refinancing strategies and other home finance solutions.

Of course, one good turn deserves another.

In the market for a new mortgage? We'll give you the same deal. That means you'll save up to \$500 off your closing costs, and your closing date is guaranteed or we'll pay you \$300!**. Simply call **1-888-68-CHASE** and mention offer code **0029**, or call your Loan Officer directly.

To speak with a Mortgage Consultant from Chase Home

Finance, call **1-888-68-CHASE (1-888-682-4273)** Monday through Friday, 8:00 a.m. to 7:00 p.m. (Eastern Time).

*For loans less than or equal to \$322,700 save \$250 on closing costs, and for loans greater than \$322,700 save \$500 on closing costs. The closing cost rebate will be applied automatically at closing. The borrower is responsible for all other closing costs. This offer may not be combined with any other promotional offer or rebate, and is not transferable.

**Closing cost guarantee is only available by applying at 1-888-68-CHASE. For applications submitted on or before 10/30/2004, \$300 will be credited to closing costs at closing, in the event Chase fails to meet the customer's requested closing date (provided in writing and agreed to by Chase at time of application) for reasons attributable solely to Chase on fully approved conventional conforming loan purchase transactions only. Borrower is responsible for all other closing costs.

All loans are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states or for all loan amounts. Other restrictions and limitations apply. Except in New York, all loans offered through Chase Manhattan Mortgage Corporation ("CMMC"). Arizona Mortgage Banker License Number BK0904579; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Illinois Residential Mortgage Licensee; Massachusetts Mortgage Lender License No. ML 2009 and Massachusetts Mortgage Broker License No. MB 2546; New Hampshire License #5677-MB; Licensed Mortgage Banker- New Jersey Department of Banking; Rhode Island Licensed Lender and Loan Broker. In Minnesota, this does not represent an offer to enter into a loan agreement with CMMC. Corporate headquarters: 343 Thornall Street, Edison, New Jersey 08837; (732) 205-0600. In New York, New Jersey, Pennsylvania and Connecticut, loans also offered through JPMorgan Chase Bank.

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U.S. Service Center 000
 PO Box 769013
 San Antonio, TX 78245-9013

00001/R1/20F000

012
 CITIBANK, N. A.
Account
12005116

THOMAS O. BEGLEY
 NANCY BEGLEY
 468 N SPUR DR
 BAY SHORE NY

11706-3432

Statement Period
Apr. 6 - May 5, 2004

Page 1 of 5

CITIBANK ACCOUNT AS OF MAY 5, 2004**CITIBANK ACCOUNT SUMMARY:**

Checking	\$7,180.30
Savings	-----
Investments (not FDIC insured)	-----
Loans	\$0.00
Credit Cards	-----

Women & Co. ®, a financial program from Citigroup, offers access to financial education, experienced professionals, toll-free financial hotlines & resources, and savings on select products. Take charge of your financial future. Visit womenandco.com to learn more about membership.

Checking		Balance
Regular Checking		\$7,180.30
Loans	Credit Line	Amount Available
Checking Plus (as of 5/05/04)	\$500.00	\$500.00
		Amount You Owe
		\$0.00

IMPORTANT ACCOUNT INFORMATION.

Please read this notice and keep it with your account records. Effective June 25, 2004, Citibank will change the order that incoming checks will be paid against your account. Effective that date, we will pay your checks in order of largest to smallest dollar amount. This notice amends your current Customer Manual.

SUGGESTIONS AND RECOMMENDATIONS

Effective July 31, 2004 Citibank will discontinue the Manually Initiated Funds Transfer (MIFT) service. Clients faxing wire requests to 800-935-3165 (716-831-6494 for international clients) are encouraged to visit for wire origination options available through our online banking services.

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 5
Statement Period - Apr. 6 - May 5, 2004

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CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of April in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range	
	\$1,500-\$5,999	
Rates	Standard	
Monthly Service Charge	\$9.50	

Transaction Fees	Standard	Your Transaction Activity and Fees this Statement Period
Fee for each Check Paid	\$0.50	12 @ \$0.50 = \$6.00

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking**

12005116

Beginning Balance:

\$7,559.97

Ending Balance:

\$7,180.30

Date	Description	Amount Subtracted	Amount Added	Balance
4/06	Point of Sale Purchase PATHMARK Bayshore LI NYUSA0IN2	18.66		
4/06	Point of Sale Purchase PATHMARK Brentwood NYUSA0IN2	25.51		7,515.80
4/08	Check # 116	2,000.00		5,515.80
4/09	Check # 115	1,382.64		4,133.16
4/12	Authorized Transfer METLIFE 550 INS. PAYMT 977205395UM 2	67.00		
4/12	Point of Sale Purchase on 04/10 ¹ BRENTWOOD MARKET BRENTWOOD NYUSA0IN1	13.60		
4/12	Point of Sale Purchase on 04/10 ¹ PATHMARK Islip NYUSA0IN2	20.58		4,031.98
4/13	Debit Card Purchase ENTENMANN S BAKERY OUT BAY SHORE USA04103	23.96		
4/13	Point of Sale Purchase MITCHELD(ANX) COM MITCHEL FIELDNYUSA0IN2	116.12		3,891.90
4/16	Debit Card Purchase MAXOR E PHARMACY 806-3455400 USA04106	9.00		
4/16	Check # 118	12.32		3,870.58
4/19	Authorized Transfer METLIFE 550 INS. PAYMT 946309355UM 2	439.00		
4/19	Point of Sale Purchase on 04/18 ¹ SOU THE HOME DEPOT 5613BAY SHORE NYUSA0IN2	34.60		
4/19	Cash Withdrawal on 04/18 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		
4/19	Cash Withdrawal at CBC 34392 77 EAST MAIN ST, BAYSHORE, NY	600.00		2,736.98
4/20	Debit Card Purchase SHOPRITE #801 S1A EDISON USA04108	8.30		
4/20	Debit Card Purchase FEDEX SHP 03/31/04 AB# 845-867137488 USA04110	17.84		
4/20	Debit Card Purchase LEXUS OF SMITH TOWN ST JAMES USA04108	192.22		
4/20	Debit Card Purchase LEXUS OF SMITH TOWN ST JAMES USA04108	273.44		
4/20	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	40.00		2,205.18
4/21	Debit Card Purchase THE VITAMIN SHOPPE#121 BAYSHORE USA04111	29.15		

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 5
Statement Period - Apr. 6 - May 5, 2004

00001/R1/20F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
4/21	Debit Card Purchase THE VITAMIN SHOPPE#121 BAYSHORE USA04111	33.84		2,142.19
4/23	Debit Card Purchase USB DENTAL CARE CENTER STONY BROOK USA04113	40.00		2,102.19
4/26	Deposit on 04/24 ¹		501.00	
4/26	Authorized Transfer GEICO GEICO PYMT 2NJ24420 IDT	345.00		
4/26	Point of Sale Purchase on 04/24 ¹ PATHMARK Bayshore LI NYUSA0IN2	23.12		2,235.07
4/27	Incoming Wire Transfer WIRE FROM T O BEGLEY & ASSOCIATES LLC		10,000.00	
4/27	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE F054118002FC01	10.00		
4/27	Debit Card Purchase ADELPHI UNIVERSITY GARDEN CITY NY 04115	25.00		
4/27	Cash Withdrawal on 04/26 ¹ at CBC 34393 77 EAST MAIN ST, BAYSHORE, NY	600.00		
4/27	Check # 125	47.12		
4/27	Check # 121	121.98		11,430.97
4/28	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,305.00	
4/28	Debit Card Purchase DEMOCRATIC NATIONAL CO WASHINGTON DC 04118	50.00		
4/28	Point of Sale Purchase PATHMARK Bayshore LI NYUSA0IN2	7.89		
4/28	Check # 120	250.00		12,428.08
4/29	Check # 122	9.95		
4/29	Check # 127	9.95		12,408.18
4/30	Authorized Transfer US TREASURY 220 VA BENEFIT 28542766 00 06		504.00	
4/30	Debit Card Purchase NAVY EXCHANGE 050320 GARDEN CITY NY 04120	78.67		
4/30	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		
4/30	Check # 126	500.00		12,273.51
5/03	Authorized Transfer on 05/01 ¹ LOCAL 807 LABOR PENSION 3076630		423.47	
5/03	Authorized Transfer on 05/01 ¹ DFAS-CLEVELAND RET NET 409342756		812.89	
5/03	Authorized Transfer ECHOSTAR COMMUNI DISHCKPYMT 0123	160.09		
5/03	Debit Card Purchase on 05/01 ¹ MANTIS SOUTHAMPTON PA 04121	504.00		
5/03	Point of Sale Purchase on 04/30 ¹ PATHMARK Bayshore LI NYUSA0IN2	9.89		
5/03	Cash Withdrawal on 05/01 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	40.00		
5/03	Check # 129	25.00		
5/03	Check # 124	500.00		
5/03	Check # 109	5,000.00		7,270.89
5/04	Point of Sale Purchase on 05/03 ¹ PATHMARK Bayshore LI NYUSA0IN2	14.45		
5/04	Point of Sale Purchase PATHMARK Bayshore LI NYUSA0IN2	16.14		
5/04	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		7,180.30
	Total Subtracted/Added	13,926.03	13,546.36	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
109	5/03	5,000.00	118*	4/16	12.32	122	4/29	9.95	126	4/30	500.00
115*	4/09	1,382.64	120*	4/28	250.00	124*	5/03	500.00	127	4/29	9.95
116	4/08	2,000.00	121	4/27	121.98	125	4/27	47.12	129*	5/03	25.00

* Indicates gap in check number sequence

THOMAS O. BEGLEY
NANCY BEGLEY

Account 12005116 Page 4 of 5
Statement Period - Apr. 6 - May 5, 2004

00001/R1/20F000

CHECKING ACTIVITY**Continued****Instant Availability for Your Deposited Checks**

As of	Source of Coverage	Amount
5/05	Checking Plus	\$500

Overdraft Protection

As of	Source of Coverage	Amount
5/05	Checking Plus	\$500

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking
Checking Plus

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

LOANS**Checking Plus - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Finance Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Finance Charge: The Finance Charge is computed by applying the Daily Periodic Rate to the principal balance of your account each day in the statement period. The resulting Finance Charges are totaled at the end of the statement period and disclosed on the statement as the "Finance Charge". You may verify the amount of the Finance Charge by (1) multiplying the Daily Periodic Rate by the Average Daily Balance for the statement period, and then (2) multiplying the result by the number of days in the statement period. (All of these numbers can be found in the table called "Finance Charge Computation").

Finance Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account.

The total Finance Charges (Interest) paid during the year will be shown on the first or second statement following year-end.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

U.S. Service Center 000
PO Box 769013
San Antonio, TX 78245-9013

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017
CITIBANK, N. A.
Account
12005116

THOMAS O. BEGLEY
NANCY BEGLEY
468 N SPUR DR
BAY SHORE NY

11706-3432

Statement Period
May 20 - June 17, 2004

Page 1 of 6

CITIBANK ACCOUNT AS OF JUNE 17, 2004**CITIBANK ACCOUNT SUMMARY:**

Checking	\$5,577.65
Savings	-----
Investments (not FDIC insured)	-----
Loans	\$50.72
Credit Cards	-----

The perfect house starts with the perfect mortgage. To find the mortgage that's perfect for you, call 1-888-248-4684 & use priority code June2 to save \$250 on closing costs. Apply by 7/31/04. First Mortgage products are made available through CitiMortgage, Inc., an equal housing lender.

Checking		Balance	
Regular Checking		\$5,577.65	
Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus (as of 6/17/04)	\$500.00	\$450.00	\$50.72
Ready Credit (as of 5/28/04)	\$10,100.00	\$10,100.00	\$0.00
Total Outstanding Loan Balance			\$50.72

Learn how to pay bills online.

Visit your Citibank Financial Center from July 16th - 24th.

- * Stop in during normal business hours.
- * Bring two bills you would like to pay.
- * A representative will show you how.

Or, visit citibankonline.com

SUGGESTIONS AND RECOMMENDATIONS

Low APR on transferred balances!
Plus savings and convenience Citi® Platinum Select® MasterCard®.
To apply call **1-800-931-9591** and start saving (reply by 7/27/2004).
Citibank Credit Cards are issued by Citibank (South Dakota), N.A.

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 6
Statement Period - May 20 - June 17, 2004

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CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of May in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$6,000-\$9,999
Monthly Service Charge	Standard
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking**

12005116

Beginning Balance: \$4,539.25
Ending Balance: \$5,577.65

Date	Description	Amount Subtracted	Amount Added	Balance
5/20	Fee; Check images or return checks	2.00		
5/20	Fees for Checks Paid	4.00		
5/20	Fee - Service Charge	9.50		
5/20	Check # 136	9.95		4,513.80
5/21	Check # 142	150.05		4,363.75
5/26	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,305.00	5,668.75
5/28	Check # 141	54.20		5,614.55
6/01	Authorized Transfer on 05/29 ¹ LOCAL 807 LABOR PENSION		423.47	
6/01	Authorized Transfer on 05/29 ¹ US TREASURY 220 VA BENEFIT		504.00	
6/01	Authorized Transfer on 05/29 ¹ DFAS-CLEVELAND RET NET		812.89	7,354.91
6/02	Deposit		400.00	
6/02	Deposit		797.50	
6/02	Point of Sale Purchase MTCHFLD(ANX) COM MITCHEL FIELDNYUSA0IN2	216.04		8,336.37
6/03	Authorized Transfer DISH NETWORK DISH NTWRK	222.84		
6/03	Check # 148	402.76		7,710.77
6/04	Check # 149	120.17		
6/04	Check # 143	135.55		7,455.05
6/07	Check # 145	35.92		
6/07	Check # 146	255.78		7,163.35
6/08	Point of Sale Purchase on 06/07 ¹ SOU THE HOME DEPOT 6618BAY SHORE NYUSA0IN2	29.21		
6/08	Check # 144	9.95		
6/08	Check # 154	500.00		6,624.19
6/09	Authorized Transfer PRE-AUTHORIZED TRANSFER TO CHECKING PLUS	10.23		
6/09	Check # 155	12.47		
6/09	Check # 150	78.70		
6/09	Check # 153	250.00		
6/09	Check # 152	390.00		
6/09	Check # 151	1,421.02		4,461.77
6/10	Authorized Transfer METLIFE 550 INS. PAYMT	67.00		4,394.77
6/11	Debit Card Purchase MCS*DR LEONARDS HEALTH 8004551918 NJ 04162	148.25		
6/11	Point of Sale Purchase TARGET 1148 BAY SHORE BAY SHORE NYUSA0IN8	86.97		

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 6
Statement Period - May 20 - June 17, 2004

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CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
6/11	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
6/11	Check # 156	12.00		4,047.55
6/14	Debit Card Purchase on 06/12 ¹ THE HOME DEPOT 1211 BAY SHORE NY 04163	14.12		
6/14	Point of Sale Purchase SOU THE HOME DEPOT 5627BAY SHORE NYUSA0IN2	31.44		
6/14	Point of Sale Purchase on 06/12 ¹ SOU THE HOME DEPOT 4613BAY SHORE NYUSA0IN2	32.48		
6/14	Point of Sale Purchase SOU THE HOME DEPOT 5604BAY SHORE NYUSA0IN2	32.59		
6/14	Point of Sale Purchase on 06/12 ¹ SOU THE HOME DEPOT 2611BAY SHORE NYUSA0IN2	48.50		
6/14	Cash Withdrawal on 06/12 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
6/14	Check # 158	2,950.00		838.42
6/15	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		738.42
6/16	Incoming Wire Transfer WIRE FROM T O BEGLEY & ASSOCIATES LLC		5,000.00	
6/16	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	10.00		
6/16	Point of Sale Purchase SOU THE HOME DEPOT 4617BAY SHORE NYUSA0IN2	10.77		
6/16	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	140.00		5,577.65
Total Subtracted/Added		8,204.46	9,242.86	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
136	5/20	9.95	145	6/07	35.92	150	6/09	78.70	154	6/08	500.00
141*	5/28	54.20	146	6/07	255.78	151	6/09	1,421.02	155	6/09	12.47
142	5/21	150.05	148*	6/03	402.76	152	6/09	390.00	156	6/11	12.00
143	6/04	135.55	149	6/04	120.17	153	6/09	250.00	158*	6/14	2,950.00
144	6/08	9.95									

* Indicates gap in check number sequence

Instant Availability for Your Deposited Checks		
As of	Source of Coverage	Amount
6/17	Checking Plus	\$450

Overdraft Protection		
As of	Source of Coverage	Amount
6/17	Checking Plus	\$450

LOANS ACTIVITY

Your Loans, other than Checking Plus, are reported on this Citibank Account statement in summary only. For detailed reporting, please refer to the individual statements for these products.

Checking Plus

12005116

Credit Line: \$500.00
 Amount Available: \$450.00
 Beginning Amount Owed: \$60.23
 Ending Amount Owed: \$50.72
 Next Minimum Payment
 Due On 7/17: **\$10.72**

Date	Description	Amount Paid	Amount Borrowed	Amount Owed
6/09	Authorized Payment	10.23		50.00
	FINANCE CHARGE		0.72	50.72

THOMAS O. BEGLEY
NANCY BEGLEY

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Statement Period - May 20 - June 17, 2004

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LOANS ACTIVITY

Continued

Payments were applied as:

Principal \$10.00
FINANCE CHARGE \$0.23

FINANCE CHARGE Computation

Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE	Daily Periodic Rate	Average of Daily Balances	FINANCE CHARGE
From	To					
5/20	6/17	29	16.00%	.043830%	\$56.89	\$0.7231

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking
Checking Plus

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Ready Credit

800-964-9735
(TDD: 800-945-0258)

Consumer Credit
P.O. Box 769006
San Antonio, TX 78245-9006

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

THOMAS O. BEGLEY
NANCY BEGLEY

Account 12005116 Page 5 of 6
Statement Period - May 20 - June 17, 2004

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LOANS

Checking Plus - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Finance Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Finance Charge: The Finance Charge is computed by applying the Daily Periodic Rate to the principal balance of your account each day in the statement period. The resulting Finance Charges are totaled at the end of the statement period and disclosed on the statement as the "Finance Charge". You may verify the amount of the Finance Charge by (1) multiplying the Daily Periodic Rate by the Average Daily Balance for the statement period, and then (2) multiplying the result by the number of days in the statement period. (All of these numbers can be found in the table called "Finance Charge Computation").

Finance Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account.

The total Finance Charges (Interest) paid during the year will be shown on the first or second statement following year-end.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is summary information as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - In Case of Errors or Questions About Your Statement: If you think your statement is wrong or if you need more information about a transaction appearing in your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus) as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us at the phone number indicated but calling us will not preserve your rights.

In your letter, give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error and explain, if you can, why you believe there is an error, (4) if you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question we cannot report you as delinquent or take any action to collect the amount you question or any related finance or other charges.

Citibank is an Equal Housing Lender.



Citicard, Citicard Banking Center, Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Checks-as-Cash, Equity Source Account, MultiMoney, Citigold, CitiPhone Banking, and Ready Credit are registered in the U.S. Patent and Trademark Office. Safety Check is a service mark of Citigroup, Inc.

PAYMENT TICKET: CHECKING PLUS

You can make your payment by phone - call 718-627-3999
or at any Citibank branch, Citicard Banking Center, or by mail.
Send this stub and your payment to:

Total Owed: \$50.72
Total Minimum Payment: \$10.72

CHECKING PLUS
ACCOUNT NUMBER
12005116

CITIBANK NA
P.O. Box 209619
BROOKLYN, NY 11220-9619

Make checks payable to -
Citibank NA
Your account will be credited
on the date payment is received.
There may be a delay before
your available credit line is
increased to reflect your
repayment. For your protection
do not mail cash.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

PAYMENT COUPON ON REVERSE SIDE

U.S. Service Center 000
 PO Box 769013
 San Antonio, TX 78245-9013

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018
 CITIBANK, N. A.
Account
12005116

THOMAS O. BEGLEY
 NANCY BEGLEY
 468 N SPUR DR
 BAY SHORE NY

11706-3432

Statement Period
June 18 - July 20, 2004

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CITIBANK ACCOUNT AS OF JULY 20, 2004

CITIBANK ACCOUNT SUMMARY:

Checking	\$2,316.85
Savings	----
Investments (not FDIC insured)	----
Loans	\$40.66
Credit Cards	----

Preparing to Travel?

Allow us to make packing a little easier!

Citibank's World Wallet® Service makes packing your wallet easier than ever. You have complete access to Foreign Currencies, International Checks and Foreign Traveler's checks delivered right to your door. (Anywhere in the Continental U.S.) Limits/Fees apply. Call 1-800 627-3999 for details.

Checking	Balance
Regular Checking	\$2,316.85

Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus (as of 7/20/04)	\$500.00	\$460.00	\$40.66
Ready Credit (as of 6/30/04)	\$10,100.00	\$10,100.00	\$0.00

Total Outstanding Loan Balance	\$40.66
---------------------------------------	----------------

Don't forget to use our Citibanking® services such as Citibank® Online, CitiPhone Banking®, and our global network ATMs.

SUGGESTIONS AND RECOMMENDATIONS

Get a great rate on a Citibank Personal Loan. Borrow up to \$50,000, if you qualify, without collateral. Use the money for whatever you need – it's up to you! Stop by your nearest Citibank Financial Center or call us at 1-800-321-CITI today for more information or to apply.

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 7
Statement Period - June 18 - July 20, 2004

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CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of June in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
	\$1,500-\$5,999
Rates	Standard
Monthly Service Charge	\$9.50
Fee for returning original/imaged checks in statement	\$2.00

Transaction Fees	Standard	Your Transaction Activity and Fees this Statement Period
Fee for non-Citibank ATM transaction	\$1.50	1 @ \$1.50 = \$1.50
Fee for each Check Paid	\$0.50	18 @ \$0.50 = \$9.00

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking**

12005116

Beginning Balance: \$5,577.65
Ending Balance: \$2,316.85

Date	Description	Amount Subtracted	Amount Added	Balance
6/18	Debit Card Purchase Return TAYLOR RENTAL CENTER BAY SHORE NY 04169		16.15	
6/18	Authorized Transfer METLIFE 550 INS. PAYMT	439.00		
6/18	Debit Card Purchase TAYLOR RENTAL CENTER BAY SHORE NY 04169	89.65		
6/18	Debit Card Purchase TAYLOR RENTAL CENTER BAY SHORE NY 04169	91.64		
6/18	Debit Card Purchase ISLAND RECREATIONAL #1 LINDENHURST NY 04169	100.00		
6/18	Debit Card Purchase ISLAND RECREATIONAL #1 LINDENHURST NY 04169	132.32		4,741.19
6/21	Debit Card Purchase on 06/19 ¹ BUDSHORE AUTO PARTS, I BAY SHORE NY 04170	59.43		
6/21	Debit Card Purchase on 06/19 ¹ SUNRISE TOOL SERVICE WEST ISLIP NY 04170	159.70		
6/21	Point of Sale Purchase SOU THE HOME DEPOT 3626BAY SHORE NYUSA0IN2	12.83		
6/21	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	20.00		
6/21	Point of Sale Purchase SOU THE HOME DEPOT 5615BAY SHORE NYUSA0IN2	20.96		
6/21	Point of Sale Purchase on 06/20 ¹ SOU THE HOME DEPOT 0609BAY SHORE NYUSA0IN2	74.70		
6/21	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
6/21	Cash Withdrawal on 06/19 ¹ at CBC 34392 77 EAST MAIN ST, BAYSHORE, NY	200.00		
6/21	Check # 166	347.80		
6/21	Check # 164	275.77		3,470.00
6/22	Debit Card Purchase ISLAND RECREATIONAL #1 LINDENHURST NY 04173	10.85		

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 7
Statement Period - June 18 - July 20, 2004

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CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
6/22	Debit Card Purchase JCPENNEY STORE 0562 BAYSHORE NY 04173	19.57		
6/22	Debit Card Purchase SUPER ACE HOME CENTER CENTRAL ISLIP NY 04173	22.80		
6/22	Point of Sale Purchase SOU THE HOME DEPOT 1620BAY SHORE NYUSA0IN2	16.83		
6/22	Point of Sale Purchase SOU THE HOME DEPOT 3620BAY SHORE NYUSA0IN2	23.34		
6/22	Check # 165	35.92		
6/23	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,305.00	3,340.69
6/23	Check # 163	36.05		
6/24	Check # 161	14.00		4,609.64
6/24	Check # 162	45.00		
6/24	Check # 160	100.00		
6/24	Check # 167	122.96		
6/25	Debit Card Purchase MAXOR E PHARMACY 806-3245400 TX 04176	33.00		4,327.68
6/25	Debit Card Purchase MAXOR E PHARMACY 806-3245400 TX 04176	3.00		
6/25	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	120.00		
6/25	Point of Sale Purchase on 06/24 ¹ SOU SHOPRITE #801 7325EDISON NJUSA0IN2	7.35		4,164.33
6/28	Debit Card Purchase on 06/26 ¹ FLOWERS BY CHAZZ 6312772101 NY 04177	119.60		
6/28	Debit Card Purchase on 06/26 ¹ MAXOR E PHARMACY 806-3245400 TX 04177	3.00		
6/28	Point of Sale Purchase CNS NATIONAL WHOLES9327FARMINGDALE NYUSA0IN2	163.85		
6/28	Cash Withdrawal on 06/26 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
6/28	Point of Sale Purchase on 06/26 ¹ ECKERD CORPORATI bayshore NYUSA0IN1	15.00		
6/28	Check # 170	7.00		3,755.88
6/29	Point of Sale Purchase MITCHELD(ANX) COM MITCHEL FIELDNYUSA0IN2	295.00		
6/29	Check # 168	12.50		3,448.38
6/30	Authorized Transfer ECHOSTAR COMMUNI DISHCKPYMT 0171	181.86		
6/30	Debit Card Purchase THE PEPBOYS 00003483 BAYSHORE NY 04181	40.43		
6/30	Debit Card Purchase ISLAND RECREATIONAL #1 LINDENHURST NY 04181	31.48		
6/30	Debit Card Purchase ISLAND RECREATIONAL #8 SEAFORD NY 04181	21.75		
6/30	Point of Sale Purchase on 06/29 ¹ SOU THE HOME DEPOT 4620BAY SHORE NYUSA0IN2	111.13		
6/30	Point of Sale Purchase SOU THE HOME DEPOT 1618BAY SHORE NYUSA0IN2	72.70		
6/30	Point of Sale Purchase SOU THE HOME DEPOT 5617BAY SHORE NYUSA0IN2	19.54		
6/30	Check # 169	9.95		2,959.54
7/01	Authorized Transfer LOCAL 807 LABOR PENSION		423.47	
7/01	Authorized Transfer US TREASURY 220 VA BENEFIT		504.00	
7/01	Authorized Transfer DFAS-CLEVELAND RET NET		812.89	
7/01	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	160.00		
7/01	Check # 172	42.54		
7/01	Check # 159	20.47		4,476.89
7/02	Point of Sale Purchase SOU THE HOME DEPOT 1623BAY SHORE NYUSA0IN2	38.80		
7/02	Point of Sale Purchase PATHMARK Bayshore LI NYUSA0IN2	36.16		
7/02	Point of Sale Purchase PATHMARK Brentwood NYUSA0IN2	17.80		4,384.13
7/06	Cash Withdrawal on 07/04 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	160.00		
7/06	Point of Sale Purchase on 07/03 ¹ SOU THE HOME DEPOT 9625BAY SHORE NYUSA0IN2	137.79		
7/06	Cash Withdrawal on 07/04 ¹ at Non-Citibank ATM 1905 SUNRISE HWY BAYSHORE NYUSA0IN2	101.50		
7/06	Point of Sale Purchase on 07/03 ¹ SOU THE HOME DEPOT 5603BAY SHORE NYUSA0IN2	10.77		3,974.07

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 4 of 7
Statement Period - June 18 - July 20, 2004

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CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
7/07	Incoming Wire Transfer WIRE FROM T O BEGLEY & ASSOCIATES LLC		4,000.00	
7/07	Fee - Service Charge INCOMING WIRE FEE	10.00		
7/07	Debit Card Purchase ISLAND RECREATIONAL MASSAPEQUA NY 04187	1,303.91		
7/07	Debit Card Purchase BEVERAGE BARN BAYSHORE NY 04187	98.86		
7/07	Debit Card Purchase ISLAND RECREATIONAL #1 LINDENHURST NY 04185	69.57		6,491.73
7/08	Authorized Transfer PRE-AUTHORIZED TRANSFER TO CHECKING PLUS	10.72		6,481.01
7/09	Point of Sale Purchase MITCHELD(ANX) COM MITCHEL FIELDNYUSA0IN2	194.50		6,286.51
7/12	Authorized Transfer METLIFE 550 INS. PAYMT	67.00		
7/12	Point of Sale Purchase PATHMARK Bayshore LI NYUSA0IN2	18.20		
7/12	Point of Sale Purchase on 07/11 ¹ SOU THE HOME DEPOT 1621BAY SHORE NYUSA0IN2	13.02		6,188.29
7/13	Debit Card Purchase NAVY EXCHANGE 050320 GARDEN CITY NY 04194	93.81		
7/13	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
7/13	Check # 173	1,421.02		
7/13	Check # 176	500.00		4,073.46
7/14	Debit Card Purchase THE HOME DEPOT 1211 BAY SHORE NY 04195	54.31		4,019.15
7/16	Cash Withdrawal at CBC 34392 77 EAST MAIN ST, BAYSHORE, NY	100.00		
7/16	Point of Sale Purchase TARGET 1148 BAY SHORE BAY SHORE NYUSA0IN8	54.36		3,864.79
7/19	Authorized Transfer METLIFE 550 INS. PAYMT	439.00		
7/19	Debit Card Purchase on 07/17 ¹ SALLIEMAE SVC CENTER-I RESTON VA 04198	100.00		
7/19	Point of Sale Purchase SOU THE HOME DEPOT 2628BAY SHORE NYUSA0IN2	150.73		
7/19	Point of Sale Purchase SOU THE HOME DEPOT 9603BAY SHORE NYUSA0IN2	57.41		
7/19	Point of Sale Purchase SOU THE HOME DEPOT 4610DEER PARK NYUSA0IN2	12.18		
7/19	Point of Sale Purchase SOU THE HOME DEPOT 5600DEER PARK NYUSA0IN2	10.85		
7/19	Check # 180	50.00		3,044.62
7/20	Point of Sale Purchase SOU THE HOME DEPOT 9300BAY SHORE NYUSA0IN2	92.73		
7/20	Point of Sale Purchase SOU THE HOME DEPOT 6318BAY SHORE NYUSA0IN2	20.27		
7/20	Check # 177	364.77		
7/20	Check # 178	250.00		2,316.85
	Total Subtracted/Added	10,322.31	7,061.51	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
159	7/01	20.47	164	6/21	275.77	169	6/30	9.95	176*	7/13	500.00
160	6/24	100.00	165	6/22	35.92	170	6/28	7.00	177	7/20	364.77
161	6/24	14.00	166	6/21	347.80	172*	7/01	42.54	178	7/20	250.00
162	6/24	45.00	167	6/24	122.96	173	7/13	1,421.02	180*	7/19	50.00
163	6/23	36.05	168	6/29	12.50						

* Indicates gap in check number sequence

Instant Availability for Your Deposited Checks		
As of	Source of Coverage	Amount
7/20	Checking Plus	\$460

Overdraft Protection		
As of	Source of Coverage	Amount
7/20	Checking Plus	\$460

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 5 of 7
Statement Period - June 18 - July 20, 2004

00001/R1/03F000

LOANS ACTIVITY

Your Loans, other than Checking Plus, are reported on this Citibank Account statement in summary only. For detailed reporting, please refer to the individual statements for these products.

Checking Plus

12005116

Credit Line: \$500.00
 Amount Available: \$460.00
 Beginning Amount Owed: \$50.72
 Ending Amount Owed: \$40.66
 Next Minimum Payment
 Due On 8/20: **\$10.66**

Date	Description	Amount Paid	Amount Borrowed	Amount Owed
7/08	Authorized Payment	10.72		40.00
	FINANCE CHARGE		0.66	40.66
	Payments were applied as:			
	Principal	\$10.00		
	FINANCE CHARGE	\$0.72		

FINANCE CHARGE Computation

Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE	Daily Periodic Rate	Average of Daily Balances	FINANCE CHARGE
From	To					
6/18	7/20	33	16.00%	.043830%	\$46.06	\$0.6662

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
Checking Plus**YOU CAN CALL:**800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Ready Credit

800-964-9735
(TDD: 800-945-0258)Consumer Credit
P.O. Box 769006
San Antonio, TX 78245-9006

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

[illegible]

THOMAS O. BEGLEY
NANCY BEGLEY

Account 12005116 Page 7 of 7
Statement Period - June 18 - July 20, 2004

00001/R1/03F000

PAYMENT TICKET: CHECKING PLUS

You can make your payment by phone - call 718-627-3999
or at any Citibank branch, Citicard Banking Center, or by mail.
Send this stub and your payment to:

Total Owed: \$40.66
Total Minimum Payment: \$10.66

CHECKING PLUS
ACCOUNT NUMBER
12005116

CITIBANK NA
P.O. Box 209619
BROOKLYN, NY 11220-9619

Make checks payable to -
Citibank NA
Your account will be credited
on the date payment is received.
There may be a delay before
your available credit line is
increased to reflect your
repayment. For your protection
do not mail cash.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

U.S. Service Center 000
PO Box 769013
San Antonio, TX 78245-9013

000001/R1/03F000

017
CITIBANK, N. A.
Account
12005116

Statement Period
Oct. 21 - Nov. 18, 2004

THOMAS O. BEGLEY
NANCY BEGLEY
468 N SPUR DR
BAY SHORE NY

11706-3432

Page 1 of 6

CITIBANK ACCOUNT AS OF NOVEMBER 18, 2004

CITIBANK ACCOUNT SUMMARY:

Checking	\$3,503.86
Savings	-----
Investments (not FDIC insured)	-----
Loans	\$9,710.30
Credit Cards	-----

Goal - retiring when and how you want
Goal - putting your kids through college
Goal - managing your credit wisely

Whatever your goal is, a Citipro® financial review provides suggested strategies to help you achieve them. Visit your Financial Center to get started!

Checking				Balance
Regular Checking				\$3,503.86
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus (as of 11/18/04)	\$500.00	\$500.00	\$0.00	
Ready Credit (as of 10/29/04)	\$10,100.00	\$389.70	\$9,710.30	
Total Outstanding Loan Balance				\$9,710.30

The combined total of Account-to-Cash and Account-to-Account transfers is limited to US \$500 per day and US \$1,000 per calendar week for each account. We may permit transfers in excess of these limits and may change the permitted destination countries for Global Transfers from time to time based on security issues and other factors. Information on current approved destination countries is available at participating Citibank ATM's and Citibank Online.

SUGGESTIONS AND RECOMMENDATIONS

Homeowners: 'Tis the season to prepare yourself for the holidays with all its planned and unplanned expenses. Give yourself the gifts of flexibility and security this holiday season with a Citibank Home Equity Loan or Line of Credit - and your money will be ready when you are.

Stop by your nearest Citibank Financial Center today and make your holidays happy days!

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 6
Statement Period - Oct. 21 - Nov. 18, 2004

000002/R1/03F000

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of October in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$10,000-\$24,999
Monthly Service Charge	Preferred
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking**

12005116

Beginning Balance: \$322.95
Ending Balance: \$3,503.86

Date	Description	Amount Subtracted	Amount Added	Balance
10/21	Debit Card Purchase VER-VT CNTRY STORE VOM 8023628484 VT 04294	34.75		288.20
10/25	Deposit		40.00	
10/25	Point of Sale Purchase on 10/22 ¹ SOU THE HOME DEPOT 5618BAY SHORE NYUS02152	23.22		
10/25	Point of Sale Purchase on 10/24 ¹ SOU THE HOME DEPOT 1606BAY SHORE NYUS02152	13.84		291.14
10/26	Incoming Wire Transfer WIRE FROM JOHN BANZHAF		10,000.00	
10/26	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	10.00		
10/26	Cash Withdrawal at CBC 34393 77 EAST MAIN ST, BAYSHORE, NY	100.00		10,181.14
10/27	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,305.00	11,486.14
10/28	Check # 228	464.22		11,021.92
10/29	Point of Sale Purchase SOU THE HOME DEPOT 8624BAY SHORE NYUS02152	54.95		
10/29	Point of Sale Purchase SOU SHOPRITE #801 8619SUNRISE NYUS02154	45.22		
10/29	Point of Sale Purchase on 10/28 ¹ SOU THE HOME DEPOT 1608BAY SHORE NYUS02152	32.85		
10/29	Check # 224	91.79		
10/29	Check # 223	35.95		
10/29	Check # 227	3.33		10,757.83
11/01	Authorized Transfer on 10/30 ¹ LOCAL 807 LABOR PENSION		423.47	
11/01	Authorized Transfer on 10/30 ¹ US TREASURY 220 VA BENEFIT		504.00	
11/01	Authorized Transfer on 10/30 ¹ DFAS-CLEVELAND RET NET		812.89	
11/01	Authorized Transfer JCPENNEY/MCCBG CHECKPAYMT 0230	9.95		
11/01	Cash Withdrawal on 10/30 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	140.00		
11/01	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		
11/01	Point of Sale Purchase SOU THE HOME DEPOT 9612BAY SHORE NYUS02152	76.38		
11/01	Point of Sale Purchase on 10/30 ¹ SOU THE HOME DEPOT 1626CPOIAGUE NYUS02152	52.03		
11/01	Point of Sale Purchase on 10/30 ¹ SOU THE HOME DEPOT 2602BAY SHORE NYUS02152	48.77		
11/01	Check # 225	375.00		

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 6
Statement Period - Oct. 21 - Nov. 18, 2004

000003/R1/03F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/01	Check # 233	250.00		11,446.06
11/02	Authorized Transfer	34.50		
11/02	DELUXE CHECK CHECK/ACC.			
11/02	Point of Sale Purchase	177.45		
	MITCHELD(ANX) COM MITCHEL FIELDNYUS02154			
11/02	Check # 232	500.00		10,734.11
11/04	Debit Card Purchase	28.62		
	EMS*B&HSECURITYALARMFP 800-610-7758 CA 04308			
11/04	Debit Card Purchase	18.00		
	MAXOR E PHARMACY 806-3245400 TX 04308			
11/04	Check # 226	58.00		10,629.49
11/05	Debit Card Purchase	140.92		
	NAVY EXCHANGE 050320 GARDEN CITY NY 04309			
11/05	Cash Withdrawal at CBC 34394	200.00		
	77 EAST MAIN ST, BAYSHORE, NY			
11/05	Point of Sale Purchase	10.12		
	SOU THE HOME DEPOT 4611BAY SHORE NYUS02152			
11/05	Check # 231	15.00		
11/05	Check # 229	500.00		9,763.45
11/08	Debit Card Purchase on 11/06 ¹	203.97		
	CABLEVISION #7810 631-267-6900 NY 04310			
11/08	Cash Withdrawal on 11/07 ¹ at CBC 34394	100.00		
	77 EAST MAIN ST, BAYSHORE, NY			
11/08	Point of Sale Purchase on 11/06 ¹	35.82		
	BURLINGTON COAT FACTORYNY NYUS02156			
11/08	Point of Sale Purchase on 11/06 ¹	24.27		
	SOU THE HOME DEPOT 6624BAY SHORE NYUS02152			
11/08	Point of Sale Purchase on 11/07 ¹	19.90		
	SOU THE HOME DEPOT 1319BAY SHORE NYUS02152			
11/08	Check # 234	1,421.02		
11/08	Check # 235	250.00		7,708.47
11/09	Debit Card Purchase	41.57		
	ECKERD DRUGS #5501 BAYSHORE NY 04313			
11/09	Point of Sale Purchase	20.41		7,646.49
	SOU THE HOME DEPOT 4605BAY SHORE NYUS02152			
11/10	Authorized Transfer	67.00		
	METLIFE 550 INS. PAYMT			
11/10	Authorized Transfer	10.22		
	PRE-AUTHORIZED TRANSFER TO CHECKING PLUS			
11/10	Point of Sale Purchase	72.27		
	MITCHELD(ANX) COM MITCHEL FIELDNYUS02154			
11/10	Point of Sale Purchase	18.88		7,478.12
	SOU THE HOME DEPOT 2615BAY SHORE NYUS02152			
11/12	Point of Sale Purchase	25.79		
	FAMILY DOLLAR #4771 BRENTWOOD NYUS02153			
11/12	Point of Sale Purchase	10.86		7,441.47
	PATHMARK Bayshore LI NYUS02154			
11/15	Authorized Transfer	371.80		
	GEICO GEICO PYMT			
11/15	Debit Card Purchase on 11/13 ¹	870.00		
	USB DENTAL CARE CENTER STONY BROOK NY 04316			
11/15	Debit Card Purchase on 11/13 ¹	12.00		
	MAXOR E PHARMACY 806-3245400 TX 04317			
11/15	Cash Withdrawal on 11/14 ¹ at CBC 34394	100.00		
	77 EAST MAIN ST, BAYSHORE, NY			
11/15	Point of Sale Purchase on 11/13 ¹	35.85		
	Marshalls EAST ISLIP NYUS02156			
11/15	Point of Sale Purchase on 11/13 ¹	13.04		
	CNS LINENS N THINGS2304BAY SHORE NYUS02157			
11/15	Check # 240	481.10		5,557.68
11/16	Debit Card Purchase	99.93		
	NATIONAL WHOLESALE FARMINGDALE NY 04320			
11/16	Debit Card Purchase	27.18		
	RADIO SHACK 00127340 BAY SHORE NY 04320			
11/16	Debit Card Purchase	18.88		
	NATIONAL WHOLESALE FARMINGDALE NY 04320			
11/16	Point of Sale Purchase on 11/15 ¹	104.36		
	Marshalls EAST ISLIP NYUS02156			
11/16	Check # 236	575.00		
11/16	Check # 238	177.47		
11/16	Check # 237	12.00		4,542.86
11/17	Cash Withdrawal at CBC 34394	100.00		
	77 EAST MAIN ST, BAYSHORE, NY			
11/17	Check # 239	500.00		3,942.86

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 4 of 6
Statement Period - Oct. 21 - Nov. 18, 2004

000004/R1/03F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/18	Authorized Transfer METLIFE 550 INS. PAYMT	439.00		3,503.86
	Total Subtracted/Added	9,904.45	13,085.36	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
223	10/29	35.95	228	10/28	464.22	233	11/01	250.00	237	11/16	12.00
224	10/29	91.79	229	11/05	500.00	234	11/08	1,421.02	238	11/16	177.47
225	11/01	375.00	231*	11/05	15.00	235	11/08	250.00	239	11/17	500.00
226	11/04	58.00	232	11/02	500.00	236	11/16	575.00	240	11/15	481.10
227	10/29	3.33									

* Indicates gap in check number sequence

Instant Availability for Your Deposited Checks		
As of	Source of Coverage	Amount
11/18	Checking Plus	\$500

Overdraft Protection		
As of	Source of Coverage	Amount
11/18	Checking Plus	\$500

LOANS ACTIVITY

Your Loans, other than Checking Plus, are reported on this Citibank Account statement in summary only. For detailed reporting, please refer to the individual statements for these products.

Checking Plus

12005116

Credit Line:	\$500.00
Amount Available:	\$500.00
Beginning Amount Owed:	\$10.22
Ending Amount Owed:	\$0.00

Date	Description	Amount Paid	Amount Borrowed	Amount Owed
11/10	Authorized Payment	10.22		0.00
11/18	Finance Charges Waived	0.08		0.08-
	Total Paid/Borrowed	10.30	0.00	
	FINANCE CHARGE		0.08	.00
	Payments were applied as:			
	Principal	\$10.00		
	FINANCE CHARGE	\$0.22		

FINANCE CHARGE Computation						
Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE	Daily Periodic Rate	Average of Daily Balances	FINANCE CHARGE
From	To					
10/21	11/18	29	16.00%	.043830%	\$6.89	\$0.0876

THOMAS O. BEGLEY
NANCY BEGLEY

Account 12005116 Page 5 of 6
Statement Period - Oct. 21 - Nov. 18, 2004

000005/R1/03F000

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

Checking
Checking Plus

Ready Credit

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

800-964-9735
(TDD: 800-945-0258)

YOU CAN WRITE:

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Consumer Credit
P.O. Box 769006
San Antonio, TX 78245-9006

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

LOANS

Checking Plus - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Finance Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Finance Charge: The Finance Charge is computed by applying the Daily Periodic Rate to the principal balance of your account each day in the statement period. The resulting Finance Charges are totaled at the end of the statement period and disclosed on the statement as the "Finance Charge". You may verify the amount of the Finance Charge by (1) multiplying the Daily Periodic Rate by the Average Daily Balance for the statement period, and then (2) multiplying the result by the number of days in the statement period. (All of these numbers can be found in the table called "Finance Charge Computation").

Finance Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account.

The total Finance Charges (Interest) paid during the year will be shown on the first or second statement following year-end.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

[illegible]

U.S. Service Center - 000
PO Box 769013
San Antonio, TX 78245-9013

000001/R1/03F000

015
CITIBANK, N. A.
Account
12005116

THOMAS O. BEGLEY
NANCY BEGLEY
468 N SPUR DR
BAY SHORE NY

11706-3432

Statement Period
Dec. 20 - Jan. 20, 2005

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CITIBANK ACCOUNT AS OF JANUARY 20, 2005

CITIBANK ACCOUNT SUMMARY:

Checking	\$545.33
Savings	-----
Investments (not FDIC insured)	-----
Loans	\$10,144.07
Credit Cards	-----

Citibank would like to wish all of our customers and their families a happy and healthy 2005.

Checking				Balance
Regular Checking				\$545.33
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus (as of 1/20/05)	\$500.00	\$354.91	\$147.06	
Ready Credit (as of 12/30/04)	\$10,100.00	\$102.99	\$9,997.01	
Total Outstanding Loan Balance				\$10,144.07

TSUNAMI DISASTER RELIEF

All of us at Citibank are deeply saddened by the recent tragedy. We've already made a donation of \$3 million and will be matching all contributions made by our employees. We've received numerous calls from customers inquiring about ways they can help those in need. If you wish to make a contribution to the relief fund you can contact any of these fine organizations directly: **American Red Cross**, **UNICEF**, **Save the Children** and **OXFAM America**.

SUGGESTIONS AND RECOMMENDATIONS

Now Citibank cardholders can use their Citibank Banking Card surcharge free* at ATMs enrolled in the MoneyPass Network. Just look for the distinctive **MoneyPass** logo at over 5,000 ATMs around the country or visit www.moneypass.com for an ATM near you.

*Non-Citibank ATM usage fees may still apply

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 5
Statement Period - Dec. 20 - Jan. 20, 2005

000002/R1/03F000

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of December in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$10,000-\$24,999
Monthly Service Charge	Preferred
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking**

12005116

Beginning Balance:
Ending Balance:\$1,476.47
\$545.33

Date	Description	Amount Subtracted	Amount Added	Balance
12/20	Authorized Transfer METLIFE PAYMENT	439.00		
12/20	Point of Sale Purchase on 12/18 ¹ MTCHFLD(ANX) COM MITCHEL FIELDNYUS02154	235.11		
12/20	Point of Sale Purchase on 12/19 ¹ PATHMARK Bayshore LI NYUS02154	79.18		
12/20	Cash Withdrawal on 12/19 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	40.00		
12/20	Check # 258	177.47		505.71
12/21	Check # 259	390.00		
12/21	Check # 260	247.80		
12/21	Check # 257	13.00		
12/21	Checking Plus Transfer to cover Overdraft		145.09	0.00
12/22	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,305.00	
12/22	Cash Withdrawal at CBC 34393 77 EAST MAIN ST, BAYSHORE, NY	200.00		1,105.00
12/30	Authorized Transfer US TREASURY 220 VA BENEFIT		518.00	1,623.00
12/31	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	100.00		1,523.00
1/03	Authorized Transfer on 01/01 ¹ LOCAL 807 LABOR PENSION		423.47	
1/03	Authorized Transfer on 01/01 ¹ DFAS-CLEVELAND RET NET		837.89	
1/03	Check # 261	359.31		
1/03	Check # 266	260.04		
1/03	Check # 267	22.95		2,142.06
1/04	Check # 262	35.47		2,106.59
1/05	Deposit			
1/05	Authorized Transfer JCPENNEY/MCCBG CHECKPAYMT 0265	9.95	137.16	
1/05	Check # 263	120.01		2,113.79
1/07	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		2,053.79
1/10	Authorized Transfer METLIFE PAYMENT	67.00		
1/10	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		
1/10	Check # 264	20.00		1,906.79
1/14	Incoming Wire Transfer WIRE FROM T O BEGLEY & ASSOCIATES LLC		2,200.00	

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 5
Statement Period - Dec. 20 - Jan. 20, 2005

000003/R1/03F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
1/14	Cash Withdrawal at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	60.00		
1/14	Check # 270	500.00		3,546.79
1/18	Authorized Transfer METLIFE PAYMENT	439.00		
1/18	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	10.00		
1/18	Cash Withdrawal on 01/16 ¹ at CBC 34394 77 EAST MAIN ST, BAYSHORE, NY	40.00		
1/18	Point of Sale Purchase on 01/15 ¹ PATHMARK Bayshore LI NYUS02154	15.43		
1/18	Check # 269	500.00		2,542.36
1/19	Check # 268	1,421.02		
1/19	Check # 272	250.00		
1/19	Check # 271	177.47		693.87
1/20	Debit Card Purchase CABLEVISION #7840 631-267-6900 NY 05019	139.54		
1/20	Debit Card Purchase MAXOR E PHARMACY 806-3245400 TX 05019	9.00		545.33
	Total Subtracted/Added	6,497.75	5,566.61	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
257	12/21	13.00	261	1/03	359.31	266*	1/03	260.04	270	1/14	500.00
258	12/20	177.47	262	1/04	35.47	267	1/03	22.95	271	1/19	177.47
259	12/21	390.00	263	1/05	120.01	268	1/19	1,421.02	272	1/19	250.00
260	12/21	247.80	264	1/10	20.00	269	1/18	500.00			

* Indicates gap in check number sequence

Instant Availability for Your Deposited Checks

As of	Source of Coverage	Amount
1/20	Checking Plus	\$354

Overdraft Protection

As of	Source of Coverage	Amount
1/20	Checking Plus	\$354

LOANS ACTIVITY

Your Loans, other than Checking Plus, are reported on this Citibank Account statement in summary only. For detailed reporting, please refer to the individual statements for these products.

Checking Plus

12005116

Credit Line: \$500.00
 Amount Available: \$354.91
 Beginning Amount Owed: \$0.00
 Ending Amount Owed: \$147.06
 Next Minimum Payment
 Due On 2/20: **\$11.97**

Date	Description	Amount Paid	Amount Borrowed	Amount Owed
12/21	FINANCE CHARGES paid last year	2.66		
	Transfer to Cover Overdraft		145.09	145.09
	FINANCE CHARGE		1.97	147.06

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 4 of 5
Statement Period - Dec. 20 - Jan. 20, 2005

000004/R1/03F000

LOANS ACTIVITY						Continued
FINANCE CHARGE Computation						
Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE	Daily Periodic Rate	Average of Daily Balances	FINANCE CHARGE
From	To					
12/20	1/20	32	16.00%	.043830%	\$140.55	\$1.9713

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

Checking
Checking Plus

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Ready Credit

800-964-9735
(TDD: 800-945-0258)Consumer Credit
P.O. Box 769006
San Antonio, TX 78245-9006

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

LOANS**Checking Plus - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Finance Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Finance Charge: The Finance Charge is computed by applying the Daily Periodic Rate to the principal balance of your account each day in the statement period. The resulting Finance Charges are totaled at the end of the statement period and disclosed on the statement as the "Finance Charge". You may verify the amount of the Finance Charge by (1) multiplying the Daily Periodic Rate by the Average Daily Balance for the statement period, and then (2) multiplying the result by the number of days in the statement period. (All of these numbers can be found in the table called "Finance Charge Computation").

Finance Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account.

The total Finance Charges (Interest) paid during the year will be shown on the first or second statement following year-end.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

U.S. Service Center 000
PO Box 769013
San Antonio, TX 78245-9013

000001/R1/20F000

015
CITIBANK, N. A.
Account
12005116

Statement Period
Sept. 21 - Oct. 19, 2006

THOMAS O. BEGLEY
NANCY BEGLEY
5465 OVERBEND TRAIL
SUWANEE GA

30024-1788

Page 1 of 6

CITIBANK ACCOUNT AS OF OCTOBER 19, 2006

CITIBANK ACCOUNT SUMMARY:

Checking	\$567.17-
Savings	\$1.00
Investments (not FDIC insured)	----
Loans	\$12,105.62
Credit Cards	----

Wouldn't you like to have access to education on a range of topics? As a member of **Women & Co.**, a service from Citigroup, you'll have access to conference calls, newsletters, Master Class seminars and other resources. Find out more at womenandco.com.

Checking	Balance
Regular Checking	\$567.17-
Savings	Balance
Savings	\$1.00

Total Checking and Savings	\$566.17-
-----------------------------------	------------------

Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus (as of 10/19/06)	\$2,500.00	\$444.40	\$2,088.22
Ready Credit (as of 9/29/06)	\$10,100.00	\$82.60	\$10,017.40

Total Outstanding Loan Balance	\$12,105.62
---------------------------------------	--------------------

Foreign Transactions (Point of Sale, ATM, and Other transactions):
Effective December 2nd, 2006, we will impose a transaction charge equal to 3% of the transaction amount (including credit and reversals) for each transaction (U.S. or foreign currency) that you conduct outside the 50 United States or Puerto Rico other than cash withdrawals at Citibank ATMs, which will not be subject to a transaction charge.

SUGGESTIONS AND RECOMMENDATIONS

Effective January 1st, 2007, the fee charged for any collection of checks drawn on a foreign bank will be \$30.

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 2 of 6
Statement Period - Sept. 21 - Oct. 19, 2006

000002/R1/20F000

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of September in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$10,000-\$24,999
Monthly Service Charge	Preferred
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY**Regular Checking****12005116**

Beginning Balance: \$0.00
Ending Balance: \$567.17-

Date	Description	Amount Subtracted	Amount Added	Balance
9/21	Check # 546	500.00		500.00-
9/22	Fee for Returned Check/Overdraft	30.00		530.00-
9/25	Debit Card Purchase on 09/23 ¹ ADVANCERX.COM 800-966-5772 TX 06265	30.00		560.00-
9/26	Transfer on 09/25 ¹ from Ready Credit CitiPhone Banking Reference # 536945		200.00	
9/26	Transfer on 09/25 ¹ from Ready Credit CitiPhone Banking Reference # 532731		1,500.00	
9/26	Fee for Returned Check/Overdraft	30.00		1,110.00
9/27	Authorized Transfer SOCIAL SECURITY FOR THOMAS O BEGLEY		1,378.00	2,488.00
9/29	Authorized Transfer US TREASURY 220 VA BENEFIT		539.00	
9/29	Debit Card Purchase AIRTRANA33200110366820 ATLANTA GA 06271	1,277.20		1,749.80
10/02	Authorized Transfer on 09/30 ¹ LOCAL 807 LABOR PENSION		423.47	
10/02	Authorized Transfer on 09/30 ¹ DFAS-CLEVELAND RET NET		879.87	3,053.14
10/03	Debit Card Purchase J2 *EFAX PLUS SERVICE 323-817-3205 CA 06275	19.95		3,033.19
10/05	Incoming Wire Transfer WIRE FROM NANCY B BEGLEY		36,390.00	39,423.19
10/06	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	10.00		39,413.19
10/10	Authorized Transfer SEARS PAYMENT CHECK PYMT 0493	11,309.47		
10/10	Authorized Transfer METLIFE PAYMENT	67.00		
10/10	Check # 505	1,000.00		
10/10	Check # 504	25.71		27,011.01
10/11	Authorized Transfer JCPENNEY/GEMB CHECKPAYMT 0497	9.95		
10/11	Authorized Transfer PRE-AUTHORIZED TRANSFER TO CHECKING PLUS	56.74		
10/11	Debit Card Purchase ADVANCERX.COM 800-966-5772 TX 06280	15.00		
10/11	Check # 492	11,179.43		
10/11	Check # 496	613.10		
10/11	Check # 491	72.85		
10/11	Check # 503	47.64		
10/11	Check # 498	34.99		14,981.31
10/12	Check # 494	10,100.00		

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 3 of 6
Statement Period - Sept. 21 - Oct. 19, 2006

000003/R1/20F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
10/12	Check # 495	3,000.00		
10/12	Check # 502	29.08		1,852.23
10/13	Authorized Transfer CHARTER COMMUNI CHECKPAYMT 499	108.12		
10/13	Check # 500	36.63		1,707.48
10/17	Check # 506	2,177.96		
10/17	Check # 501	20.00		
10/17	Check # 507	16.69		507.17-
10/18	Fee for Returned Check/Overdraft	30.00		
10/18	Authorized Transfer METLIFE PAYMENT	439.00		976.17-
10/19	Other Credit		439.00	
10/19	Fee for Returned Check/Overdraft	30.00		567.17-
	Total Subtracted/Added	42,316.51	41,749.34	

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
491	10/11	72.85	496	10/11	613.10	502	10/12	29.08	506	10/17	2,177.96
492	10/11	11,179.43	498*	10/11	34.99	503	10/11	47.64	507	10/17	16.69
494*	10/12	10,100.00	500*	10/13	36.63	504	10/10	25.71	546*	9/21	500.00
495	10/12	3,000.00	501	10/17	20.00	505	10/10	1,000.00			

* Indicates gap in check number sequence

Overdraft Protection		
As of	Source of Coverage	Amount
10/19	Checking Plus	\$444
10/19	Savings	1
10/19	Total Overdraft Protection	\$445

SAVINGS ACTIVITY**Savings**

9962581679

Beginning Balance:	\$1.00
Ending Balance:	\$1.00

LOANS ACTIVITY

Your Loans, other than Checking Plus, are reported on this Citibank Account statement in summary only. For detailed reporting, please refer to the individual statements for these products.

Checking Plus

12005116

Credit Line:	\$2,500.00
Amount Available:	\$444.40
Beginning Amount Owed:	\$2,112.34
Ending Amount Owed:	\$2,088.22
Next Minimum Payment	
Due On 11/19:	\$66.88

Date	Description	Amount Paid	Amount Borrowed	Amount Owed
10/11	Authorized Payment	56.74		2,055.60
	FINANCE CHARGE		32.62	2,088.22

THOMAS O. BEGLEY
NANCY BEGLEYAccount 12005116 Page 4 of 6
Statement Period - Sept. 21 - Oct. 19, 2006

000004/R1/20F000

LOANS ACTIVITY

Continued

Payments were applied as:

Principal

\$34.85

FINANCE CHARGE

\$21.89

FINANCE CHARGE Computation						
Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE	Daily Periodic Rate	Average of Daily Balances	FINANCE CHARGE
From	To					
9/21	10/19	29	19.75%	.054100%	\$2,079.63	\$32.6273

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Savings	800-627-3999 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank/Customer Account Services P.O. Box 5870 Grand Central Station New York, NY 10163-5870
Ready Credit	800-964-9735 (TDD: 800-945-0258)	Consumer Credit P.O. Box 769006 San Antonio, TX 78245-9006

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

THOMAS O. BEGLEY
NANCY BEGLEY

Account 12005116 Page 5 of 6
Statement Period - Sept. 21 - Oct. 19, 2006

000005/R1/20F000

LOANS

Checking Plus - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Finance Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Finance Charge: The Finance Charge is computed by applying the Daily Periodic Rate to the principal balance of your account each day in the statement period. The resulting Finance Charges are totaled at the end of the statement period and disclosed on the statement as the "Finance Charge". You may verify the amount of the Finance Charge by (1) multiplying the Daily Periodic Rate by the Average Daily Balance for the statement period, and then (2) multiplying the result by the number of days in the statement period. (All of these numbers can be found in the table called "Finance Charge Computation").

Finance Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account.

The total Finance Charges (Interest) paid during the year will be shown on the first or second statement following year-end.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is summary information as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - In Case of Errors or Questions About Your Statement: If you think your statement is wrong or if you need more information about a transaction appearing in your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus) as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us at the phone number indicated but calling us will not preserve your rights.

In your letter, give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error and explain, if you can, why you believe there is an error, (4) if you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question we cannot report you as delinquent or take any action to collect the amount you question or any related finance or other charges.

Citibank is an Equal Housing Lender.



Citicard, Citicard Banking Center, Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Checks-as-Cash, Equity Source Account, MultiMoney, Citigold, CitiPhone Banking, and Ready Credit are registered in the U.S. Patent and Trademark Office. Safety Check is a service mark of Citigroup, Inc.

PAYMENT TICKET: CHECKING PLUS

You can make your payment by phone - call 718-627-3999
or at any Citibank branch, Citicard Banking Center, or by mail.
Send this stub and your payment to:

Total Owed: \$2,088.22
Total Minimum Payment: \$66.88

CHECKING PLUS
ACCOUNT NUMBER
12005116

CITIBANK NA
P.O. Box 209619
BROOKLYN, NY 11220-9619

Make checks payable to -
Citibank NA
Your account will be credited
on the date payment is received.
There may be a delay before
your available credit line is
increased to reflect your
repayment. For your protection
do not mail cash.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

PAYMENT COUPON ON REVERSE SIDE

Exhibit E



STERLING NATIONAL BANK

650 FIFTH AVENUE
NEW YORK, NY 10019-6108
PHONE: 212-757-3300

www.sterlingbancorp.com

June 27, 2008

Thomas M. Mullaney
708 Third Avenue, Suite 2500
New York, New York 10017

Re: Subpoena in a Civil Case dated June 13, 2008 – Dover Limited v. Alain Assemi, et al.

Mr. Mullaney:

Pursuant to subject subpoena, enclosed please find the copies of checking account statements from January 2004 to the October 2006 with cancelled checks and deposits. Copies of account opening documents are also enclosed

Sincerely,

A handwritten signature in cursive script that reads "Debra A. Ashton".

Debra A. Ashton
Paralegal
(212) 757-8060

Account No. 3821165340 and Image No. 9970000008669 Signature

Search Another Account

 **STERLING NATIONAL BANK**

ACCOUNT NO

☐ CHECKING ☐ SAVINGS ☐ HI FI
☐ N.O.W. ☐ IRA ☐ OTHER

3	8	2	1	1	6	5	3	4	0
---	---	---	---	---	---	---	---	---	---

TITLE OF ACCOUNT

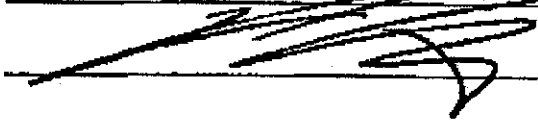
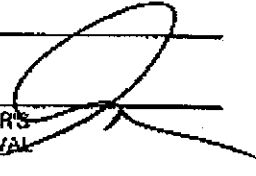
ALAIN ALIREZA ASSEM
☒ BUSINESS ☐ INDIVIDUAL ☐ TRUSTEE ☐ TOTTEN TRUST ☐ ATTORNEY TRUST
☐ NON-PROFIT ☐ JOINT ☐ ESTATE ☐ CUSTODIAN ☐ INTEREST ON LAWYERS ACCOUNT (IOLA)

The undersigned hereby agrees that this account shall be subject to the rules and regulations governing all accounts of Sterling National Bank as now in force or as hereafter amended. The undersigned has read the current regulations and acknowledges receipt of a copy thereof.

AUTHORIZED SIGNATURES - (If Business Account, indicate title)

NO. OF SIGS. REQUIRED 1

SPECIAL SIGNING INSTRUCTIONS:



 OFFICER'S APPROVAL

STNB00117 (REV. 2/02)

Printed against CFAC

* PLEASE SIGN W8-W9 CERTIFICATION

DATE OPENED

SS/TAX ID. NO.

INITIAL DEPOSIT

MAILING ADDRESS

TEL. NO.

16275 DENALI DR.

DATE OF BIRTH

MORGAN HILL, CA. 95037

TEL. NO.

MAILING ADDRESS OF JOINT ACCOUNTHOLDER (IF DIFFERENT FROM ABOVE)

DATE OF BIRTH

408-778-7814

PLACE OF EMPLOYMENT

BUS. TELE. NO.

INTRODUCED BY

E-MAIL ADDRESS

SNB9970000008669- 05570000

SAVINGS ACCTS. - MOTHER'S MAIDEN NAME

DAVADI

REFERENCES:

Refer B. Mary Shubert

Under penalties of perjury I certify that to the best of my knowledge and belief I qualify as a nonresident alien. ☐ W8 Certification Filled
 Under penalties of perjury, I certify (1) the number shown above is my correct social security or taxpayer I.D. number (2) I am not subject to backup withholding either because I have not been told that I am subject to such withholding due to a failure to report interest or dividends, or the I.R.S. has told me that I am no longer subject to same (strike out item #2 if not applicable). ☒ W9 Certification Filled

DEPOSITOR'S SIGNATURE: *

TITLE:

STERLING NATIONAL BANK

PERSONAL ACCOUNT MENU AND OPENING SHEET

(over for business & professional accounts)

TO BE COMPLETED BY CUSTOMER PLEASE PRINT

PLACE AN "X" NEXT TO THE SERVICES YOU ARE INTERESTED IN

Name Alain A. Lopez Soc. 440 768615
 Second Assm
 name (if joint acct.) _____

IT/F _____ (relationship?) UGFM _____ (relationship?)

Address 16275 Denali Dr Apt. _____

City Maryland State CA Zip plus four 95037

Home Tel. No. () _____ Bus. Tel. No. () 408 778 7814 408 656 1617

PLACE AN "X" NEXT TO THE SERVICES YOU ARE INTERESTED IN

PERSONAL CHECKING

- PERSONAL REGULAR CHECKING
(MINIMUM BALANCE KEPT OR SERVICE CHARGE IMPOSED)
 - BASIC PERSONAL CHECKING...A "LIFELINE" PRODUCT
(NO MINIMUM BALANCE REQUIRED, FEES ONLY)
 - 62 PLUS NO FEE CHECKING
(ESPECIALLY FOR SENIOR CITIZENS)
 - HI-FI MONEY MARKET ACCOUNT
(LIMITED CHECK WRITING WITH INTEREST)
 - N.O.W. ACCOUNT
(UNLIMITED CHECK WRITING WITH INTEREST)
- ASK YOUR BRANCH ACCOUNT OFFICER FOR INFORMATION**

PERSONAL CONVENIENCE & CREDIT

- ATM CARD TO ACCESS CHECKING, STATEMENT SAVINGS & VIP CHECK CREDIT
(24 HOUR ACCESS TO OVER 80,000 MAC & CIRRUS HONOR AUTOMATIC TELLER MACHINES WORLDWIDE)
 - VIP CHECK CREDIT PLUS
(OVERDRAFT PROTECTION)
 - PERSONAL+LINE OF CREDIT
(WRITE YOUR OWN LOANS BY CHECK)
 - PERSONAL INSTALLMENT LOAN
(AVAILABLE FOR ANY WORTHWHILE PURPOSE)
 - AUTOMOBILE LOAN
(90 DAY PRE-APPROVAL FOR SHOPPING, INSURANCE INCLUDED)
 - HOME IMPROVEMENT LOANS
(WITH TERMS THAT MEET YOUR NEEDS)
 - CREDIT LIFE INSURANCE
(OFFERED AT A REASONABLE RATE)
 - VISA MASTERCARD (GOLD OR REGULAR)
(ACCEPTED WORLDWIDE-THIRD PARTY PROVIDER)
 - RESIDENTIAL MORTGAGE (THIRD PARTY PROVIDER)
(WE HELP YOU SHOP RATES - FREE REFINANCE ANALYSIS)
 - DIRECT DEPOSIT OF SOCIAL SECURITY
 - RESIDENTIAL MORTGAGE
(LET US MAKE YOUR LOAN PAYMENTS - ALWAYS ON TIME)
 - SAFE DEPOSIT BOXES
- OBTAIN APPLICATIONS FROM YOUR BRANCH ACCOUNT OFFICER**

SAVINGS, CD'S AND IRA'S

- STATEMENT SAVINGS PASSBOOK SAVINGS
(MINIMUM BALANCE KEPT OR SERVICE CHARGE IMPOSED)
 - SYSTEMATIC SAVINGS
(WE AUTOMATICALLY HELP YOU SAVE FOR YOUR FUTURE - FREE)
 - SHORT TERM CERTIFICATE OF DEPOSITS
(MATURITIES UP TO ONE YEAR)
 - LONG TERM CERTIFICATES OF DEPOSIT
(MATURITIES OVER ONE YEAR)
 - IRA: INDIVIDUAL SPOUSAL ROLLOVER
(TAX DEFERRED, SAFE AND COMPETITIVE INVESTING)
- ASK YOUR BRANCH ACCOUNT OFFICER FOR INFORMATION**

PERSONAL TRUST

- EXECUTOR / TRUSTEE UNDER WILLS
 - ADMINISTRATOR UNDER ESTATES
 - TRUSTEE UNDER VOLUNTARY TRUSTS
 - GUARDIAN & CUSTODIAN OF MINOR'S PROPERTY
 - CUSTODY ACCOUNTS
 - SELF DIRECTED OR ROLLOVER IRA, PENSION OR PROFIT SHARING LUMP SUM DISTRIBUTIONS.
- ASK TO SPEAK WITH OUR TRUST OR INVESTMENT OFFICER**

THIS SECTION TO BE COMPLETED BY BANK

Date 3/11/03 Acct. # 382 1165 340
 opened _____

Opening Deposit \$ _____ Drawn on _____

Cash _____ Checks _____ Transfer _____ Loan proceeds _____ Other _____

Description of Opening items:

Introduced by Harvey Leabowitz Interviewed by _____
 Bank reference /recommended by: _____

Main account title _____ Link a/c # _____

Service charge: ☒ yes _____ no

Charge for printed checks: ☒ yes _____ no

Branch manager's signature required to waive above charges:

_____, Manager

Check type _____ Style _____ Color _____ Start # _____

Vendor: _____ Deposit tickets: _____ Short _____ Long

Remarks/special instructions:

Signature Verified by: _____ References satisfactory by: _____

Chex Systems Verified by: _____

Signature Cards Approved and sent to Bookkeeping by _____

Checks & deposit slips ordered by _____ EDP Setup by _____

Cross index _____ Presidential letter TO BE sent _____

MARY ANNE E. LINDENBAUM
 Branch Manager/Vice President



STERLING NATIONAL BANK

☐ CHECKING ☐ SAVINGS ☐ HI FI
☐ N.O.W. ☐ IRA ☐ OTHER

ACCOUNT NO

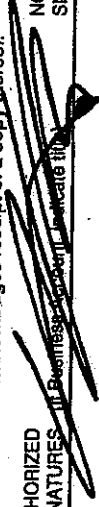
3821165340

TITLE OF ACCOUNT

ALAN ALIREZ Assem

☐ BUSINESS ☐ INDIVIDUAL ☐ TRUSTEE ☐ TOTEN TRUST ☐ ATTORNEY TRUST
☐ NON-PROFIT ☐ JOINT ☐ ESTATE ☐ CUSTODIAN ☐ INTEREST ON LAWYERS ACCOUNT (IOLA)

The undersigned hereby agrees that this account shall be subject to the rules and regulations governing all accounts of Sterling National Bank as now in force or as hereafter amended. The undersigned has read the current regulations and acknowledges receipt of a copy thereof.

AUTHORIZED SIGNATURES  NO. OF SIGS. REQUIRED 1 SPECIAL INSTRUCTIONS:

OFFICER'S APPROVAL

Verified against OFAC list

STNB00117 (REV. 2/02)

* PLEASE SIGN W8-W9 CERTIFICATION

DATE OPENED	SS/TAX I.D. NO.	INITIAL DEPOSIT
	440-760-8615	
MAILING ADDRESS	TEL. NO.	
160278 DENALI DR.		
150299 AN HILL, CA 95037	DATE OF BIRTH	
MAILING ADDRESS OF JOINT ACCOUNTHOLDER (IF DIFFERENT FROM ABOVE)	7-16-63	
	TEL. NO.	
	408-778-7817	
	DATE OF BIRTH	
PLACE OF EMPLOYMENT	BUS. TELE. NO.	INTRODUCED BY
E-MAIL ADDRESS	FAX NO.	SAVINGS ACCTS. - MOTHERS MAIDEN NAME
		DJAVADI

REFERENCES:

Ref: By Norrey Nundwell

Under penalties of perjury I certify that to the best of my knowledge and belief I qualify as a nonresident alien. ☐ W8 Certification Filed
 Under penalties of perjury, I certify (1) the number shown above is my correct social security or taxpayer I.D. number (2) I am not
 subject to backup withholding either because I have not been told that I am subject to such withholding due to a failure to report interest
 or dividends, or the I.R.S. has told me that I am no longer subject to same (strike out item #2 if not applicable). ☒ W9 Certification Filed

DEPOSITOR'S SIGNATURE: *

TITLE:

*The Secretary of State
of the United States of America
hereby requests all whom it may concern to permit the citizen/
national of the United States named herein to pass
without delay or hindrance and in case of need to
give all lawful aid and protection.*

Le Secrétaire d'Etat
des Etats-Unis d'Amerique
pré par les présentes toutes autorités compétentes de laisser passer
ce citoyen ou ressortissant des Etats-Unis titulaire du présent passeport
sans délai ni difficulté et en cas de besoin, de lui accorder
toute aide et protection légitimes.

~~SIGNATURE OF BEARER/SIGNATURE DU TITULAIRE~~

NOT VALID UNTIL SIGNED

UNITED STATES OF AMERICA

147-337

THE

ALFREDA ALAIN

UNITED STATES OF AMERICA

THE UNIVERSITY OF CHICAGO PRESS

REFERENCES

16 JUN 1957

PASSPORT AGENCY

SAN FRANCISCO

[illegible]

05-91327-1 USAG 6207166#0706151<<<<<<<<<<<<<<<<<

Sterling Banking Card Application/Change Request
(Please Print)

ASSEMI ALXIN
 Last Name First Middle Initial
10275 DENAL DR.
 Street Address City State Zip code
MO-76-8615
 Social Security Number Note: Joint account holders must complete
 A separate application

Please check the appropriate box(es) to indicate the reason for your request. I understand that I can only have one type of card - please choose either the ATM card or the Sterling Banking Card with VISA

- ☐ Sterling National Bank ATM card
☒ Sterling Banking card with VISA
☐ Replacement Card
☐ Pin Mailer
☐ Additional Accounts on Card

A. Write the account numbers that you would like to link to your ATM/Sterling Banking Card in the spaces provided below. You can access these accounts at all Sterling National Bank ATMs and at ATMs bearing the STAR and CIRRUS name and logo.

Primary Checking Account# 3821165340

Primary Savings Account# _____

Secondary Checking Account# _____

Secondary Savings Account# _____

- B. I have read the agreement and disclosure provided to me concerning the use of my ATM/Sterling Banking Card and understand that by submitting this application I am agreeing to its terms, including any fees and charges.
 C. Liability: If a Sterling ATM or Sterling Banking Card is issued for a joint account, we agree to be jointly and severally liable under the terms of the agreement and disclosure.

Please sign below to provide authorization for this request. In the case of a joint account, both account holders must sign.

 Customer Signature Date

 Customer Signature Date

For Branch Use Only: Signature Verification

Officer/Customer Service Rep. _____

Date _____

MARY ANNE E. LINDENBAUM
 Branch Manager/Vice President

STERLING NATIONAL BANK

MARY ANNE E. LINDENBAUM
Branch Manager/Vice President

Check One: ☐ PERSONAL ☐ BUSINESS

ACCOUNT HOLDER INFORMATION

Last ASSEMI First ALAN MI MI
Company Name same
Contact Name (For Business Accounts) Alan Assemi
Social Security Number/Tax ID Number 440-76-8615
Mailing Address 10275 DENAL DR. MORGANTHAU, CT
STREET CITY STATE ZIP CODE
Daytime Telephone Number 408-1996-1617 E-Mail Address Alan-Assemi@HotMail.com
Mother's Maiden Name (For Security Purposes) _____

INTERNET BANKING FEATURE

A. Deposit Accounts (Checking, Savings, Hifi, NOW, Time Deposits)

Account Number	Account Identifier*
<u>3821165340</u>	_____
_____	_____
_____	_____
_____	_____

B. Loan Accounts (Inquiry Only)

Account Number	Account Identifier*
_____	_____
_____	_____
_____	_____

C. Lines of Credit (Inquiry and Transfers)

Account Number	Account Identifier*
Overdraft Protection _____	_____
Personal Line of Credit _____	_____
Business Line of Credit _____	_____

INTERNET BILL PAYMENT (For Personal Accounts Only)

If the Internet Bill Payment feature is to be elected, what is the account number of the demand deposit or NOW account identified under Deposit Accounts in Section II, "Internet Banking Feature" that is to be used with the Internet Bill Payment feature?

☐ I apply for the Sterling Internet Banking accounts feature
☐ I apply for the Sterling Internet Banking funds transfer feature.
Accounts: I request that each account identified in Section II, "Internet Banking Feature" be accessible for viewing
Funds Transfer: If the box for the funds transfer feature is checked, I request that each account identified in Section II, "Internet Banking Feature" be accessible for transfer of funds through the Internet Banking Services.
Bill Payment: If the box for the Internet Bill Payment feature is checked, separate mailings containing your User ID and PIN Number will be sent to you.

I acknowledge receipt of and agree to be bound by all provisions of the Sterling Internet Agreement.

PRINT NAME DATE

SIGNATURE OF AUTHORIZED PARTY PRINT NAME DATE

For a copy of the Agreement visit our website: sterlingbankcorp.com; or visit a Sterling National Bank branch.
Send the completed application to: Cash Management Department, Sterling National Bank, 148 W. 37th Street, New York, NY 10018
An identifier is a name to be used to identify each Internet account. This name will be displayed during inquiries (e.g., Checking Account 1, Tom's Savings Account, Bill Paying Account). An account identifier is 20 characters including spaces or contain any special character such as a # or *.
FOR BANK USE ONLY

Date: 02/01/04

Primary Account: 3821165340

Page Number: 3 of 9

Enclosures: 5

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
1/12 D/C	MORGAN HILL CA SET 0429 01/11/04 00073827 J2 *EFAX PLUS SERV 323-817-3205 CA	25.90		753.15
1/12 D/C	SET 0132 01/11/04 00017070 WORLD OIL 52 MORGAN HILL CA	25.64		727.51
1/12 D/C	SET 1859 01/08/04 00019917 WORLD OIL 52 MORGAN HILL CA	20.16		707.35
1/13 D/C	SET 1348 01/12/04 00050002 CITY OF MORGAN HIL 408-779-7238 CA	82.92		624.43
1/13 D/C	SET 0555 01/13/04 00060806 MCA*CHARTER COMMUN 866-731-5420 WA	69.01		555.42
1/14 D/C	SET 2014 01/12/04 00073922 NCO DEPT 99 800-5509619 PA	43.93		511.49
1/15 Wire	Transfer Credit MANSELL CAPITAL PARTNERS, LLC 026009593 003260766268* 3775 MANSELL RD ALPHARETTA GA 30022-8247 BK AMER NYC		18,480.00	18,991.49
1/15 D/C	SET 1845 01/13/04 00024527 WORLD OIL 52 MORGAN HILL CA	23.38		18,968.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,938.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,908.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,878.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,848.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,818.11
1/16 Wire	Transfer Outgoing Fee	30.00		18,788.11
1/16 Wire	Transfer Debit ALBERT GRATZL 026007993 267 80925440N P.O. BOX 1803 CH8026 SWITZERLAND UBS	6,000.00		12,788.11
1/16 Wire	Transfer Debit BRENT GRAHAM	3,500.00		9,288.11

Date: 02/29/04

Primary Account: 3821165340

Page Number: 3 of 9

Enclosures: 5

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
2/09	D/C SET 0522 02/07/04 00078718 UNION 76 0037 DUBLIN CA	30.46		1,159.32
2/09	D/C SET 1457 02/06/04 00000015 JODYS JUNCTION STA MORGAN HILL CA	30.31		1,129.01
2/10	D/C SET 0542 02/09/04 00010002 R GALLERY SAN JOSE CA	246.81		882.20
2/10	D/C SET 0419 02/09/04 00001002 THE PRINT SHOP MORGAN HILL CA	29.23		852.97
2/10	D/C SET 0124 02/08/04 00093411 CHEVRON #00207808 MORGAN HILL CA	24.87		828.10
2/11	Wire Transfer Credit JOHN BANZHAF 026009593 NONE56521263* 3775 MANSELL RD ALPHARETTA GAUS BK AMER NYC		18,480.00	19,308.10
2/11	Wire Transfer Outgoing Fee	30.00		19,278.10
2/11	Wire Transfer Outgoing Fee	30.00		19,248.10
2/11	Wire Transfer Outgoing Fee	30.00		19,218.10
2/11	Wire Transfer Outgoing Fee	30.00		19,188.10
2/11	Wire Transfer Outgoing Fee	30.00		19,158.10
2/11	Wire Transfer Debit ALBERT GRATZL 026007993 267 80925440N ZURICH UBS	6,000.00		13,158.10
2/11	Wire Transfer Debit CSC (CORRESPONDENT SERVICES CO 026007993 IX 22983 16275 DENALI DR MORGANHILL CALIFORNIA 95037 UBS AG 677 WASHINGTON BLVD STAMFORD, CT 06901 FBO: ALAIN ASSEMI	2,000.00		11,158.10
2/11	Wire Transfer Debit JOSEPH ASEMI	1,300.00		9,858.10

Date: 03/31/04

Primary Account: 3821165340

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Enclosures: 9

ALAIN ALTREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
3/09 D/C	ENTERPRISE RENTACA SANTA ANA HCA SET 2009 03/06/04 00081170 BANDERA 949.673.35 CORONA DEL MACA	95.96		908.24
3/09 D/C	SET 1714 03/07/04 00000095 MACARONI GR1450000 ALISO VIEJO CA	65.44		842.80
3/10 D/C	SET 0325 03/08/04 00011051 HYATT HOTELS NEWPO NEWPORT BEACHCA	143.89		698.91
3/10 POS	DEB 1839 03/09/04 00451646 NOB HILL #603 451 VINEYARD TOWN MORGAN HILL CA	54.55		644.36
3/10 D/C	SET 1943 03/08/04 00098680 AMPCO-SAN JOSE INT SAN JOSE CA	45.00		599.36
3/10 D/C	SET 1544 03/05/04 00036487 SAN JOSE BLUE - LO LOS GATOS CA	43.51		555.85
3/10 D/C	SET 1551 03/08/04 00001004 THE WHITEHOUSE RES LAGUNA BEACH CA	24.59		531.26
3/11 D/C	SET 2354 03/09/04 00023391 CHEVRON #00207808 MORGAN HILL CA	39.02		492.24
3/11 D/C	SET 2205 03/09/04 00090825 PROPOLENE 877-2308579 CA	37.58		454.66
3/12 ATM	W/D 1109 03/12/04 00008364 B OF A *MORGAN HILL-02 MORGAN HILL CA	41.50		413.16
3/12 D/C	SET 0324 03/11/04 00071633 J2 *EFAX PLUS SERV 323-817-3205 CA	12.95		400.21
3/15 Wire	Transfer Credit JOHN BANZHAF 026009593 NONE4287797010190060* 3775 MANSELL RD ALPHARETTA GAUS BK AMER NYC		18,480.00	18,880.21
3/15 D/C	SET 0046 03/11/04 00088352	31.03		18,849.18

Date: 05/02/04

Primary Account: 3821165340

Page Number: 5 of 12

Enclosures: 5

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
4/14 POS	MORGAN HILL CA DEB 1543 04/13/04 00189702 Whole Foods Ca 1690 S BASCOM AV CAMPBELL CA	85.06		1,564.16
4/14 D/C	SET 1954 04/12/04 00022852 SHELL OIL 2744018 MORGAN HILL CA	40.01		1,524.15
4/14 D/C	SET 2206 04/12/04 00004208 PROPOLENE 877-2308579 CA	35.04		1,489.11
4/14 D/C	SET 1954 04/12/04 00022851 SHELL OIL 2744018 MORGAN HILL CA	31.79		1,457.32
4/14 D/C	SET 1510 04/12/04 00095801 STARBUCKS 0005 MORGAN HILL CA	15.70		1,441.62
4/15 Wire	Transfer Credit JOHN BANZHAF 026009593 OTHR/NONE* 3775 MANSELL RD ALPHARETTA GAUS BK AMER NYC		18,480.00	19,921.62
4/15 ATM	W/D 1641 04/14/04 00009150 B OF A *BLOSSOM HILL-01 SAN JOSE CA	61.50		19,860.12
4/15 D/C	SET 2219 04/13/04 00037018 SIGNTECH-POSTAL ST MORGAN HILL CA	19.00		19,841.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,811.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,781.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,751.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,721.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,691.12
4/16 Wire	Transfer Outgoing Fee	30.00		19,661.12
4/16 Wire	Transfer Debit ALBERT GRATZL 026007993 267 80925440N P.O. BOX 1803 CH-8026 (SWITZERLAND) UBS	6,000.00		13,661.12
4/16 Wire	Transfer Debit	3,500.00		10,161.12

Date: 06/30/04

Primary Account: 3821165340

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Enclosures: 8

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
6/10	WIRE TRANSFER CREDIT CHEVRON 00207808 MORGAN HILL CA JOHN BANZHAF 3775 MANSELL RD ALPHARETTA GAUS NONE57802514857 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		18,480.00	19,093.07
6/10	ATM W/D 2145 06/09/04 00006841 STAR W.F.B MORGAN HILL CA	81.50		19,011.57
6/11	ATM W/D 1910 06/10/04 00006806 UBOC SUNNYVALE D/U SUNNYVALE CA	302.00		18,709.57
6/11	D/C SET 1352 06/11/04 00018018 BILLOREILLY.COM 866-428-9245 NY	65.41		18,644.16
6/14	Wire Transfer Outgoing Fee	35.00		18,609.16
6/14	Wire Transfer Outgoing Fee	35.00		18,574.16
6/14	Wire Transfer Outgoing Fee	35.00		18,539.16
6/14	Wire Transfer Outgoing Fee	35.00		18,504.16
6/14	Wire Transfer Outgoing Fee	35.00		18,469.16
6/14	Wire Transfer Outgoing Fee	35.00		18,434.16
6/14	Wire Transfer Outgoing Fee	35.00		18,399.16
6/14	Wire Transfer Outgoing Fee	35.00		18,364.16
6/14	Wire Transfer Debit BRENT GRAHAM 322271627 3892277986 6458 GUADOLUPE MINES RD SAN JOSE CALIFORNIA 95120 WASHINGTON MUTUAL STOCKTON CA 95290	3,500.00		14,864.16
6/14	Wire Transfer Debit FLOYD M. SANDKAM III/RUTH B SA 121000248 0080291420 4394 N. MARSH ELDER CT CONCORD, CA 94521 WELLS FARGO BANK N.A.	600.00		14,264.16

Date: 08/31/04

Primary Account: 3821165340

Page Number: 4 of 8

Enclosures: 9

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
	ANDRONICO'S MA 690 LOS ALTOS RANC LOS ALTOS CA			
8/20	D/C SET 1602 08/17/04 00008398 SAN JOSE BLUE - LO LOS GATOS CA	16.52		650.19
8/23	CHECK 1306	150.00		500.19
8/24	Wire Transfer Credit MANSELL CAPITAL PARTNERS, LLC 3775 MANSELL RD ALPHARETTA GA 30022-8247 003260766268 D MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		6,280.00	6,780.19
8/24	INS. PREM FARMERS N W LIFEPPD 007286882 /ALIREZA ASSEMI	31.68		6,748.51
8/24	D/C SET 0026 08/22/04 00024393 CHEVRON 00207808 MORGAN HILL CA	25.49		6,723.02
8/24	Wire Transfer Incoming Fee	15.00		6,708.02
8/25	Wire Transfer Outgoing Fee	35.00		6,673.02
8/25	Wire Transfer Debit BRENT GRAHAM 322271627 3892277986 CALIFORNIA 6458 GUADALUPE MINES ROAD SAN JOSE CA 95210 WASHINGTON MUTUAL 400 E MAIN ST STOCKTON CA 95290	1,750.00		4,923.02
8/25	D/C SET 2212 08/23/04 00011222 SHELL OIL 2744117 MORGAN HILL CA	42.44		4,880.58
8/26	POS DEB 1925 08/25/04 00912000 WAL-MART #2002 7900 ARROYO CIRCLE GILROY CA	325.11		4,555.47
8/26	D/C SET 0132 08/25/04 00042910 AT&T WIRELESS SERV 800-88876000 WA	230.00		4,325.47
8/26	D/C SET 1547 08/23/04 00048447 SAN JOSE BLUE - LO LOS GATOS CA	36.45		4,289.02

Date: 09/30/04

Primary Account: 3821165340

Page Number: 3 of 9

Enclosures: 8

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
	MORGAN HILL CA			
9/13	Wire Transfer Incoming Fee	15.00		895.13
9/14	Wire Transfer Credit		1,480.00	2,375.13
	JOHN BANZHAF			
	3775 MANSELL ROAD			
	ALPHARETTA GAUS			
	040706756346 9			
	MANSELL CAPITAL PARTNERS, LLC*			
	3775 MANSELL RD*			
	ALPHARETTA GA 30022-8247*			
9/14	Wire Transfer Outgoing Fee	30.00		2,345.13
9/14	Wire Transfer Debit	1,750.00		595.13
	BRENT GRAHAM			
	322271627			
	3892277986			
	6458 GUADOLUPE MINES RD			
	SAN JOSE CA 95120			
	WASHINGTON MUTUAL			
	400 E MAIN ST			
	STOCKTON CA 95290			
9/14 POS	DEB 1435 09/12/04 00984057	83.82		511.31
	SAFeway STORE			
	840 E DUNNE AVE			
	MORGAN HILL CA			
9/14 POS	DEB 2348 09/11/04 00443159	54.49		456.82
	RITE AID #5975			
	16000 MONTEREY ST			
	MORGAN HILL CA			
9/14 D/C	SET 1241 09/11/04 00096997	30.87		425.95
	UNION 76 0045			
	MORGAN HILL CA			
9/14	Wire Transfer Incoming Fee	15.00		410.95
9/14 D/C	SET 0614 09/09/04 00038869	12.99		397.96
	KINKO'S #2905			
	SAN JOSE CA			
9/14 D/C	SET 0014 09/11/04 00039280	12.95		385.01
	J2 *EFAX PLUS SERV			
	323-817-3205 CA			
9/15	Wire Transfer Credit		800.00	1,185.01
	ALIREZA ALAIN ASSEMI			
	16275 DENALI DR			
	MORGAN HILL CA 95037			
	1123800979 D			
9/15 D/C	SET 2217 09/14/04 00029833	386.09		798.92
	ENTERPRISE RENTACA			

Date: 09/30/04

Primary Account: 3821165340

Page Number: 4 of 9

Enclosures: 8

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
	SAN JOSE CA			
9/15	Wire Transfer Incoming Fee	15.00		783.92
9/16	D/C SET 2148 09/14/04 00044025 SIGNTECH-POSTAL ST MORGAN HILL CA	25.50		758.42
9/16	D/C SET 1957 09/14/04 00089608 THE DOWNTOWN CAFE MORGAN HILL CA	24.05		734.37
9/17	ATM W/D 1053 09/17/04 00003668 B OF A *MORGAN HILL-03 MORGAN HILL CA	121.50		612.87
9/20	D/C SET 1753 09/17/04 00043770 DAVID P SCHLEIMER WALNUT CREEK CA	192.00		420.87
9/20	D/C SET 1753 09/17/04 00043769 DAVID P SCHLEIMER WALNUT CREEK CA	182.00		238.87
9/20	D/C SET 1601 09/17/04 00088625 KINKO'S #2905 SAN JOSE CA	126.65		112.22
9/20	D/C SET 0117 09/17/04 00062984 CHEVRON 00207808 MORGAN HILL CA	25.63		86.59
9/22	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037 1123800979 D		1,300.00	1,386.59
9/22	INS. PREM FARMERS N W LIFEPPD 007286882 /ALIREZA ASSEMI	31.68		1,354.91
9/22	D/C SET 2154 09/21/04 00066926 WAY2HOST.COM 312-994-7669 IL	15.05		1,339.86
9/22	Wire Transfer Incoming Fee	15.00		1,324.86
9/24	Wire Transfer Credit JOHN BANZHAF 3775 MANSELL ROAD ALPHARETTA GAUS OTHR/NONE 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		4,780.00	6,104.86
9/24	POS DEB 1525 09/23/04 00184089 Whole Foods Ca	91.21		6,013.65

Primary Account: 3821165340

Page Number: 3 of 8

Enclosures: 4

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
10/12	POS SAN JOSE CA DEB 1555 10/11/04 00001165 ALBERTSONS 16955 MONTEREY RD. MORGAN HILL CA	21.36		82.57
10/12	D/C SET 2109 10/10/04 00062290 TOWER MART 101 PITTSBURG CA	20.17		62.40
10/12	D/C SET 0115 10/11/04 00056312 J2 *EFAX PLUS SERV 323-817-3205 CA	12.95		49.45
10/14	Wire Transfer Credit JOHN BANZHAF 3775 MANSELL RD ALPHARETTA GAUS OTHR/NONE 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		1,480.00	1,529.45
10/14	Wire Transfer Incoming Fee	15.00		1,514.45
10/18	POS DEB 2327 10/15/04 00002026 TJ TJ MAXX MORGAN HILL CA	103.89		1,410.56
10/18	ATM W/D 1509 10/17/04 00005100 STAR CHASE LAWRENCE, NY	101.50		1,309.06
10/18	POS DEB 1918 10/15/04 00019063 SAFEWAY STORE 840 E DUNNE AVE MORGAN HILL CA	101.46		1,207.60
10/18	ATM W/D 1018 10/16/04 00000376 STAR W.F.B SAN FRANCISCO CA	81.50		1,126.10
10/18	D/C SET 0416 10/15/04 00001002 THE PRINT SHOP MORGAN HILL CA	48.71		1,077.39
10/18	D/C SET 1850 10/16/04 00090725 SHELL OIL 2744117 MORGAN HILL CA	20.80		1,056.59
10/20	ATM W/D 1410 10/20/04 00003403 STAR W.F.B	61.50		995.09

Primary Account: 3821165340

Page Number: 4 of 8

Enclosures: 4

ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
10/20	D/C SET 1603 10/19/04 00029210 MORGAN HILL CA CHINA GRILL NEW YORK NY	15.75		979.34
10/21	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037 1123800979 D		1,300.00	2,279.34
10/21	D/C SET 1930 10/19/04 00097610 AMPCO PARKING SAN SAN FRANCISCO CA	52.00		2,227.34
10/21	POS DEB 2253 10/20/04 00000332 ALBERTSONS 16955 MONTEREY RD. MORGAN HILL CA	31.64		2,195.70
10/21	Wire Transfer Incoming Fee	15.00		2,180.70
10/22	D/C SET 0025 10/20/04 00022114 WESTCOAST TRAINING MORGAN HILLS CA	129.00		2,051.70
10/22	ATM W/D 1426 10/22/04 00006670 B OF A *BLOSSOM HILL-01 SAN JOSE CA	61.50		1,990.20
10/22	D/C SET 0040 10/20/04 00066097 CHEVRON 00209832 MORGAN HILL CA	32.06		1,958.14
10/22	INS. PREM FARMERS N W LIFEPPD 007286882 /ALIREZA ASSEMI	31.68		1,926.46
10/25	Wire Transfer Credit JOHN BANZHAF 3775 MANSELL RD ALPHARETTA GAUS NONE16895762884 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		4,780.00	6,706.46
10/25	D/C SET 1336 10/22/04 00020005 CITY OF MORGAN HIL 408-779-7238 CA	277.57		6,428.89
10/25	D/C SET 0139 10/23/04 00084220 AT&T WIRELESS SERV 800-8887600 WA	220.00		6,208.89
10/25	POS DEB 1723 10/22/04 00776537 RADIO SHACK	126.90		6,081.99

Primary Account: 3821165340

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ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
11/18	Wire Transfer Credit SAN JOSE CA JOHN BANZHAF 3775 MANSELL ROAD ALPHARETTA GAUS 04070675634350SE 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		1,480.00	1,597.15
11/18	Wire Transfer Incoming Fee	15.00		1,582.15
11/19	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037 1123800979 D		900.00	2,482.15
11/19	Wire Transfer Outgoing Fee	30.00		2,452.15
11/19	Wire Transfer Debit MARIE PAUL LAPOLNTE 021000021 5040589 41 HENECK SHERBROOK, QUEBEC, CANADA CHASE NYC NEW YORK NY	600.00		1,852.15
11/19	POS DEB 1421 11/19/04 00185916 Whole Foods Ca 1690 S BASCOM AV CAMPBELL CA	85.38		1,766.77
11/19	D/C SET 0149 11/17/04 00066995 HOLLYWOOD VIDEO MORGAN HILLS CA	24.30		1,742.47
11/22	D/C SET 0245 11/20/04 00025102 CHEVRON 00207808 MORGAN HILL CA	34.59		1,707.88
11/23	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037 1123800979 D		700.00	2,407.88
11/23	D/C SET 0240 11/22/04 00008980 AT&T WIRELESS SERV 800-88876000 WA	415.00		1,992.88
11/23	D/C SET 1339 11/22/04 00030006 CITY OF MORGAN HIL 408-779-7238 CA	60.31		1,932.57

Primary Account: 3821165340

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ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Your Relationship Manager is:
Mary Anne E. Lindenbaum
(212)354-2265
(917)886-3855 Cell
Maryanne.Lindenbaum@sterlingbancorp.com

ALAIN ALIREZA ASSEMI

CHECKING

Number of Enclosures 10

Account Number	3821165340	Statement Dates	12/01/04 thru 12/31/04
Previous Balance	923.91	Days in the statement period	31
9 Deposits/Credits	21,668.50	Average Ledger	4,618.92
124 Checks/Debits	19,485.67	Average Collected	4,618.92
Service Charge	.00		
Interest Paid	.00		
New Balance	3,106.74		

Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
12/01	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037 1123800979 D		350.00	1,273.91
12/01	D/C SET 1536 11/29/04 00027911 DAVID P SCHLEIMER WALNUT CREEK CA	192.00		1,081.91
12/01	D/C SET 1535 11/29/04 00027910 DAVID P SCHLEIMER WALNUT CREEK CA	182.00		899.91
12/01	D/C SET 2012 11/29/04 00032076 SUSHI ICHIBAN MORGAN HILL CA	32.42		867.49
12/01	Wire Transfer Incoming Fee	15.00		852.49
12/02	CHECK 1152	575.00		277.49
12/02	CHECK 1153	242.00		35.49
12/03	Wire Transfer Credit JOHN BANZHAF 3775 MANSELL RD ALPHARETTA GAUS NONE31527302RY A 9 MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		4,780.00	4,815.49
12/03	Wire Transfer Credit ALIREZA ALAIN ASSEMI 16275 DENALI DR MORGAN HILL CA 95037		500.00	5,315.49

Primary Account: 3821165340

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ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
12/20	POS DIXON CA DEB 2126 12/18/04 00062100 SAFEWAY STORE 1020 JOHNSON LANE SOUTH LAKE TACA	14.69		2,643.91
12/20	CHECK 1158	260.00		2,383.91
12/20	CHECK 1142	40.00		2,343.91
12/21	Wire Transfer Credit MANSELL CAPITAL PARTNERS, LLC 3775 MANSELL RD ALPHARETTA GA 30022-8247 003260766268 D MANSELL CAPITAL PARTNERS, LLC* 3775 MANSELL RD* ALPHARETTA GA 30022-8247*		1,480.00	3,823.91
12/21	D/C SET 0015 12/19/04 00043144 HEAVENLY EYES SOUTH LAKE TACA	54.67		3,769.24
12/21	Wire Transfer Incoming Fee	15.00		3,754.24
12/21	D/C SET 1748 12/19/04 00000007 CITY OF SOUTH LAKE SOUTH LAKE TACA	9.00		3,745.24
12/22	Wire Transfer Credit SEAFORTH MERIDIAN MANAGEMENT L 0054941000320753 9 SEAFORTH MERIDIAN MANAGEMENT, 320 BERNARD AVE* SARASOTA FL 34243-1904* AA12202004 DECEMBER 20TH 2004 MANAGING MEMBER SHARE FROM SEA MERIDIAN MANAGEMENT TO MR. ALA ASSEMI		2,500.00	6,245.24
12/22	ATM W/D 1428 12/22/04 00007915 B OF A *MORGAN HILL-02 MORGAN HILL CA	301.50		5,943.74
12/22	D/C SET 1446 12/20/04 00021266 CAESAR'S HOTEL/CAS STATELINE NV	226.81		5,716.93
12/22	D/C SET 0501 12/21/04 00060004 SIMPSON'S JEWELERS S LAKE TAHOE CA	46.25		5,670.68
12/22	POS DEB 1917 12/21/04 00016376 KMART 2344 SUNRISE BLVD	45.02		5,625.66

Primary Account: 3821165340

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ALAIN ALIREZA ASSEMI
16275 DENALI DR
MORGAN HILL CA 95037-5376

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Your Relationship Manager is:
Mary Anne E. Lindenbaum
(212)354-2265
(917)886-3855 Cell
Maryanne.Lindenbaum@sterlingbancorp.com

ALAIN ALIREZA ASSEMI

CHECKING

Number of Enclosures 10

Account Number	3821165340	Statement Dates	1/01/05 thru 1/31/05
Previous Balance	3,106.74	Days in the statement period	31
5 Deposits/Credits	15,441.01	Average Ledger	3,590.34
97 Checks/Debits	14,429.47	Average Collected	3,590.34
Service Charge	.00		
Interest Paid	.00		
New Balance	4,118.28		

Activity In Date Order

Date	Description	Checks/ Debits	Deposits/ Credits	Daily Balance
1/03	ATM W/D 1959 12/31/04 00009119 STAR U.S. BANK MORGAN HILL CA	202.00		2,904.74
1/03	POS DEB 1958 12/31/04 00067098 SAFEWAY STORE 235 TENNANT STATIO MORGAN HILL CA	174.21		2,730.53
1/03	D/C SET 1841 12/30/04 00049568 SHELL OIL 2744117 MORGAN HILL CA	26.11		2,704.42
1/03	CHECK 1164	575.00		2,129.42
1/03	CHECK 1159	570.00		1,559.42
1/03	CHECK 1163	242.00		1,317.42
1/04	CHECK 1160	290.00		1,027.42
1/04	CHECK 1161	138.00		889.42
1/05	D/C SET 1512 01/03/05 00035050 DAVID P SCHLEIMER WALNUT CREEK CA	192.00		697.42
1/05	D/C SET 1512 01/03/05 00035049 DAVID P SCHLEIMER WALNUT CREEK CA	182.00		515.42
1/05	CHECK 1162	70.00		445.42
1/06	Wire Transfer Credit JOHN BANZHAF 3775 MANSELL RD ALPHARETTA GAUS NONE53918165.475 9 MANSELL CAPITAL PARTNERS, LLC*		4,780.00	5,225.42